THE SATURDAY EVENING POST

An Illu… Weekly Magazine
Found… by Benj. Franklin

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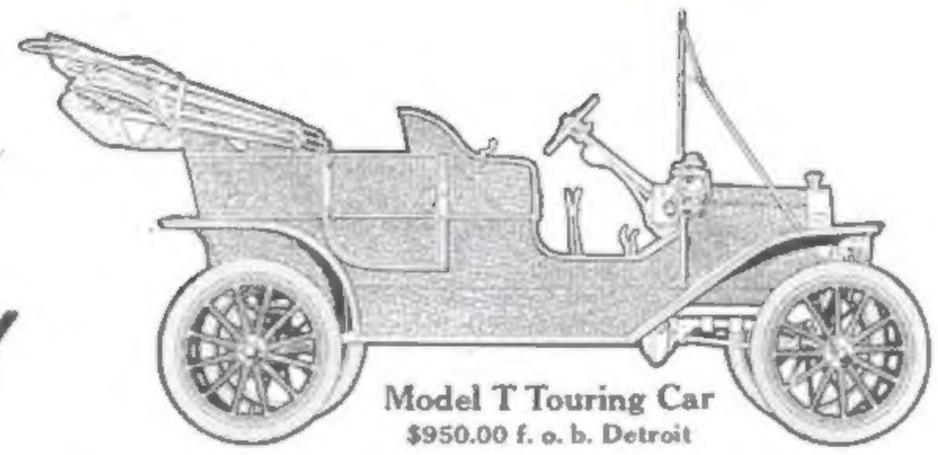
DRAWN BY
HARRISON FISHER

More Than a Million and a Quarter Circulation Weekly

Fifteen Facts regarding Ford Engine Superiority



Model T Touring Car
$950.00 f. o. b. Detroit

Salesmen of higher priced cars have a stock argument that runs something like this: "The Ford is all right if you cannot afford anything better, but—." This argument has designs on your pocketbook, so make the next man who tries it on you prove it. As the engine is the most important part of an automobile, ask him to show you that the engine in his car is even the equal of the Ford engine, make him match the facts herewith, and then watch him back water.

Briefly outlined the essential features of superiority possessed by the Ford engine are:

1 The magneto is a part of the engine, built right in it, is mounted on the flywheel, has no brushes, moving wires or contacts, friction surfaces or loose parts. With it no battery is required. Simple and effective, it has removed every ignition difficulty of other types of magnetos.

2 The four cylinders are cast in one block. This insures uniformity and perfect alignment. The water jackets and upper half of crank case are cast integral with cylinders. This reduces the number of parts about seventy-five per cent. In case of accident the four cylinders can be purchased for the same price or less than two cylinders that are cast in pairs.

3 The control is by the feet. All forward speeds are controlled by one pedal, the reverse is on a second and the brake on a third. The car can be stopped, started, reversed or turned in less space than any other car made. In spite of the long wheel base, 100", the Model T Ford will turn in a 28 foot circle.

4 The crank shaft is three bearing with all bearings large, carefully aligned and amply lubricated. It is forged from a single ingot of Vanadium steel specially heat treated in the Ford plant. Ford owners have found that this shaft and its reciprocal parts will last longer and give less trouble than those of higher priced cars because their construction will not permit of the excellence found in the Model T.

5 The cylinder head is detachable in one piece. When removed, by taking out fourteen bolts, there is exposed to view for cleaning, adjusting or repairing, all four pistons, four cylinders and eight valves—all the interior workings of the engine. This means no tearing down the engine to clean out carbon. This construction permits of machining combustion chambers inside and making them uniform, something impossible with any other construction.

6 The engine is kept cool by the Ford system of gravity or Thermo syphon circulation of water aided by a vertical tube radiator of large capacity and a fan direct belted to engine shaft. With the thermometer at ninety this engine will run all day without overheating.

7 All adjustments to the car are made from the top. No need to get on your back under the car for there would be nothing for you to do in this position. All transmission adjustments are made from the seat through the covered hole in the transmission. The transmission is of the Ford spur planetary type, the most flexible, easiest controlled transmission ever put in a car. Silent on all speeds, easy in action and running in oil, it will neither wear out, break or fail to work.

8 The aluminum cover over the transmission is another evidence of Ford quality. Where strength is not a requisite, aluminum is used to reduce the weight. Where strength is required, Vanadium steel is used.

9 The lower half of the crank case is of pressed steel and is one piece all the way from the crank hanger back to the universal joint (there is only one in the Ford car). It forms a dust-proof, oil-tight housing for the entire power plant, saves several parts and presents a neat, clean appearance.

10 The eight valves, inlet and exhaust are on one side, easily get-at-able and minus all complications. The valve springs are of Vanadium steel.

11 All the oil for the power plant is supplied at this one point. It lubricates every part of engine, transmission, magneto and universal joint. There is no oil tank, no system of tubes, no complicated distribution devices. The flywheel circulates the oil and **every working part of the entire power plant runs in an oil bath.**

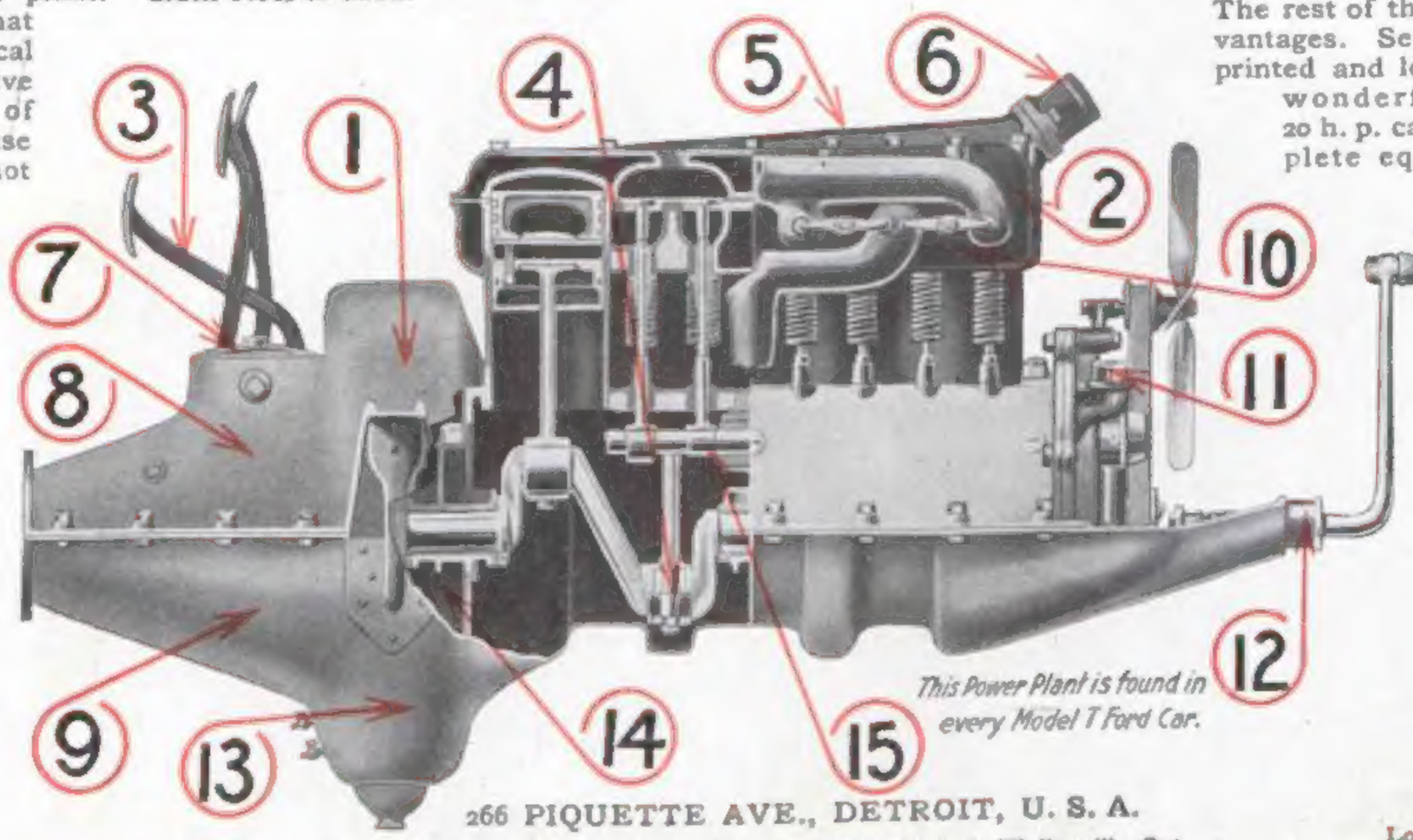
12 The power plant is supported at three points directly on frame. The front bearing is a pivot bearing so that a shock or strain on one side of the car cannot twist or strain the engine, as all movement is taken up in the bearing. This idea of three point suspension is followed throughout the car. There are only three units to the chassis: 1, power plant; 2, front axle; 3, rear axle. Each is suspended at three points and the component parts of each unit are similarly mounted.

13 The oil reservoir and the flywheel casing are one. The oil is maintained at a constant level in the crank case and the overflow returns to the reservoir in which the flywheel revolves. The flywheel splashes the oil to every working part of the magneto and transmission and carries a supply to oil runways which feed every cylinder, every bearing, every part of the engine.

14 The flywheel not only acts in its usual capacity, but it supports and revolves the transmission gears, supports and revolves the magneto and distributes the oil. The weight of all these parts goto make up the required flywheel weight. The total car weight is thereby lessened accordingly.

15 The cam shaft is made from a Vanadium steel forging with all cams integral. Loose cams causing wrong timing are, therefore, impossible. Cams are carefully ground to accuracy. All the precautions that could be taken with a cam shaft in a $5,000.00 car are taken with this shaft.

These are a few of the special features of the Ford engine. The rest of the car has equal advantages. Send for catalog B just printed and learn more about this wonderful four cylinder, 20 h. p. car which with a complete equipment included, sells for several hundred dollars less than the price of any other car of even nearly equal value.



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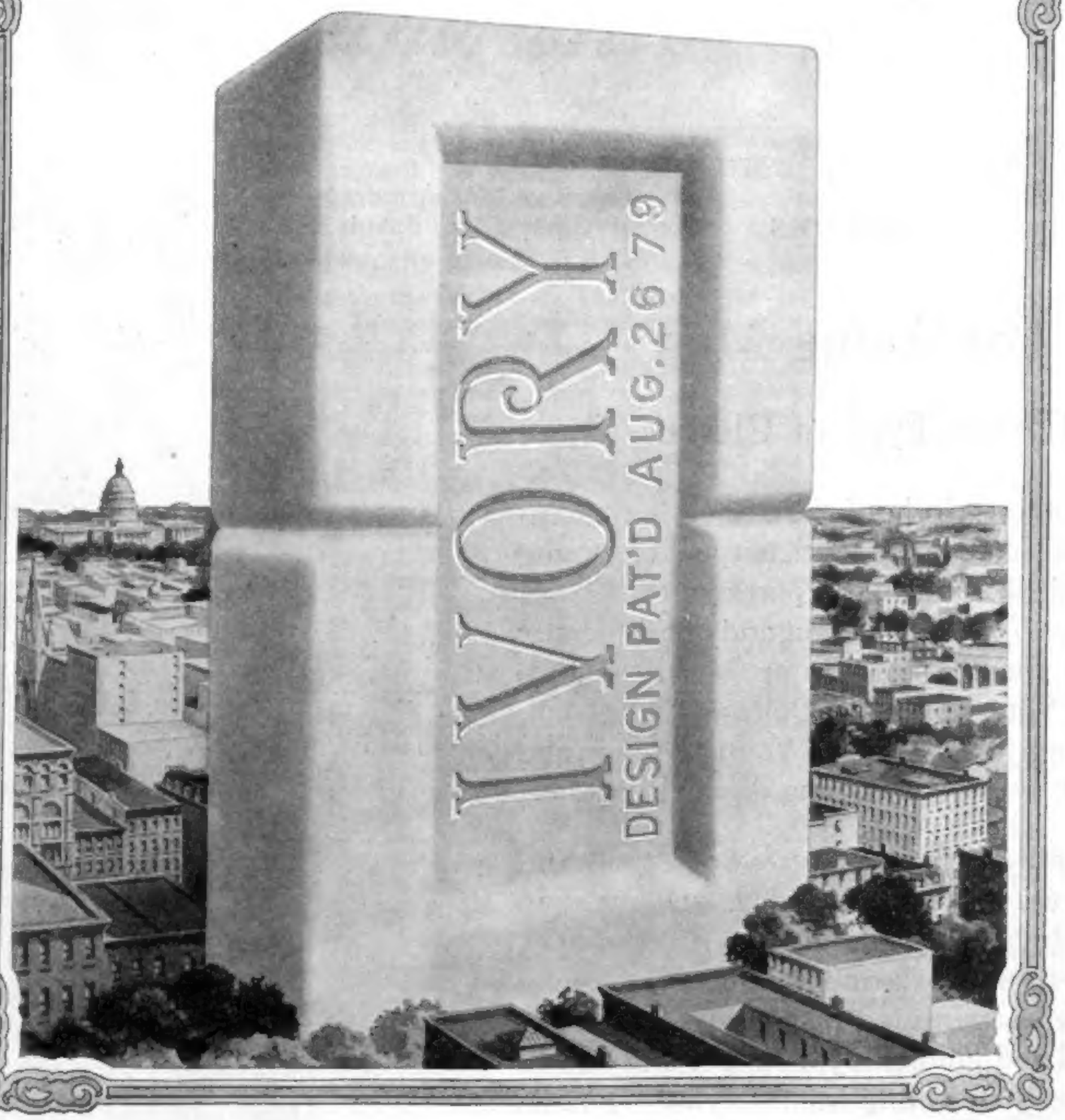

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THE SATURDAY EVENING POST

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Big Banking and Big Business

By HARRY SNOWDEN STABLER

THE next time you meet a bank man ask him what he thinks of this central bank idea, about which there has suddenly arisen so much discussion in the financial papers.

Just put the question in a casual sort of way, without being too serious in manner, or you will scare him off. His answer will probably surprise you. And, further, it will probably lead you to ask every bank man you meet the same question—for you will soon have become immensely interested in the subject.

This is as it should be, because it concerns you more intimately, more vitally, than any subject that has come before the public since the Civil War.

It is a three-to-one shot that your banking friend will hem and haw a bit, looking very wise the while, and then deliver himself of something like this: "Theoretically, the idea of a central bank seems to be considered sound by a good many able bankers; but—er—what kind of a central bank do you have in mind?"

And when you reply that you are merely seeking information he will give further evidence of wanting to duck the question by saying: "Oh, there are many phases of the idea; it's a tremendous, many-sided subject." He will want to let it go at that.

The Bank of England—"The Old Lady of Threadneedle Street"

But keep at him, corner him if you can, and he will probably acknowledge finally, if he is honest with you, that he has not threshed the matter out in his own mind; that he has few ideas, if any, concerning the general plan of a central bank, much less of the principal details of an institution of that character which would be possible or suitable to our needs.

You promptly ask him if he thinks this country needs a central bank of any kind.

And then he will answer you by giving tongue to the thought that has lain in the back of his head all the time: "That would depend upon who is to control it."

The second man, especially if he be a banker in a large city, will probably say: "Yes, we should have a central bank fashioned somewhat like the Bank of France, the Reichsbank of Germany, or even the Bank of England. They appear to have solved the difficulty over there; why not we?" But when your questions bring it down to the matter of ownership and control he will throw up his hands and say: "If we cannot keep it out of politics, or out of a few strong hands, that lets it out, of course."

The third man—one in three, remember—will tell you, flatly, "No"; that the defects in our financial system can be remedied without the aid of a central bank; that the problem is one for the wise, unselfish, practical bank men of the country and not for politicians, nor yet for the political-economy theorists; there being no precedents to guide a country like ours in what must of necessity be nothing but an experiment.

Then, in despair of ever learning from your banking friends anything definite on the subject, and in no small wonder at their ignorance concerning a matter so vital to their own particular profession, you turn to the books. Your wonder partly ceases, for you are instantly plunged into a maze of theories, technicalities and figures; theories about money—what it is, its various kinds, what its functions are; descriptions of foreign banking systems; the history of our own—including the United States Bank, which was smashed because it fell into the hands of crooked politicians—down to the Aldrich-Vreeland bill. But you will find mighty little that approaches a consensus of opinion as to our own present particular needs beyond the fact that our currency should be more elastic.

Weak Spots in the Present System

IF YOU manage to get through with it all without growing dizzy and get down to a last analysis of our present financial condition you will probably come to this conclusion: That our banking system is the finest in the world; that under it we have grown and prospered to a degree far beyond that of any other nation in the world; that the system has grown gradually and fitted itself to our unique political and geographical structure and to the peculiar genius of our people, whose chief characteristics may be summed up in the word individuality.

That while, according to the theorists, our currency is a patchwork, crazy-quilt sort of an affair, we have, none the less, found it absolutely safe and, in normal times, of ample volume to meet all of our requirements, of whatever nature.

That, however, owing principally to one defect in our banking laws, the system has, occasionally, not only failed to meet the requirements of industry, commerce and speculation, but has simply broken down. Remember, however, that it never stayed down more than ninety days.

That this defect lies in the very law intended to protect us at all times—the law governing bank reserves. Like that of the Medes and Persians, this law altereth not. And in times of stringency, of overexpansion, which means simply biting off more business than we can chew, it tends to defeat the very end for which it was made.

The foregoing is a fair statement of the case as it stands today. And in a few words this law should be made plain to every one; for, before very long, this currency question is going to be much talked about from Maine to Mexico.

The national banks of the United States are divided into three classes, according to their location: those in a central reserve city, those in a reserve city, and all the rest lumped under the term "country" banks.

The law says that for every $100,000 of deposits a country bank must have $15,000 in cash resources, $6000 of which must be in cash in its vaults; the remaining $9000 may be to its credit in a bank in a reserve city.

A bank in a reserve city, for every $100,000 of deposits, must have $25,000 in cash resources, of which $12,500 must be in actual cash in its vaults, and $12,500 may be to its credit in a bank in a central reserve city.

A bank in a central reserve city must have $25,000 cash resources for every $100,000 of deposits, all of which must be in actual cash in its vaults.

In each of these banks the reserve cash in the vaults is practically so much junk, in that it cannot be used for any purpose whatever, being there simply as a protection for its deposits.

The country banker usually sends part of his reserve to a bank in a reserve or central reserve city, where he can get interest on it.

The banker in a reserve city sends part of his to a bank in a central reserve city to draw interest. There are three of these central reserve cities—New York, Chicago and St. Louis—and they in turn loan this vast accumulation of funds—every penny they can. In New York these bank reserves, drawn from all over the country, constitute the mainstay of the Stock Exchange. Without them the huge operations in Wall Street would be curtailed immeasurably.

How Panics Begin and End

WHEN the money market tightens from overexpansion or other causes—and sometimes it tightens rather suddenly from other causes—the country bank calls on the reserve bank, and the reserve bank calls on the central reserve bank, and there is nothing for it to call but—loans. Interest rates soar, business men cannot get credit accommodation, cash disappears, hoarded by the foolish and selfish classes, which are by no means confined to individuals. The reserves break down, and that's the climax of a panic.

In the mean time, however, the clearing-house certificate—the swiftest, safest and surest means yet devised for relieving such a situation—has made its appearance. It achieves its sole purpose—a temporary expansion of credit, not currency, mind you—and the panic is over in ninety days or less, leaving, of course, disaster in its wake.

It may be seen, then, that this law permitting the pyramiding of bank reserves is the most flagrant cause of trouble, as it centralizes these vast sums in three cities, so that in time of need the currency is rigid—immobile. And that's what's the matter with it—immobility. Figures, at best, are but symbols, and such as will be used here mean scarcely more than hieroglyphics on an obelisk, by reason of their magnitude; yet a few are necessary.

On the twenty-eighth of April, 1909, the item "due to other national banks" in the national banks of New York, Chicago and St. Louis footed up in round numbers $546,000,000. On that date the national banks of New York City alone held $339,000,000 of the deposits of other national banks. The deposits of all banks, trust companies and so on, in the national banks of New York City on that date, were $685,000,000.

And yet there are those who will tell you that a further centralization is the only cure for our financial ills.

The advocates of a full-fledged central bank, such as exists in Europe, ask you to consider an institution with a capital stock of anywhere from $50,000,000 to $500,000,000; to be privately owned, or to be owned politically and privately; to be invested with the monopoly of issuing our currency—banknotes; to be given the privilege of discounting the paper of other banks only, or of both banks and individuals; to be made the depository and disburser of the Government's moneys, which at times amount to $300,000,000; to be endowed with the power of granting or withholding credit, and of lowering or raising the general rate of interest as it may see fit.

You are further asked to consider the placing of such vast patronage, such colossal power, in the hands of a few men, mere human beings, who are to control the financial destinies of ninety millions of people living under a government composed of forty-six separate, distinct and complete minor governments; a people whose traits, customs and laws are so different, and whose needs are so different, even in the same seasons of the year.

These central banks of Europe, which the Monetary Commission is going to tell you all about later, are in countries whose governments are centralized. They are in comparatively small, compact states and they have been established a long time. The Bank of England was founded a little more than two hundred years after Columbus discovered America; the Bank of France was founded by Napoleon. Germany is an empire; should a man attack the Reichsbank, the mailed fist would smite him—that's all. The same is true in France. In England the Britisher, before he takes his tub, turns to the Old Lady of Threadneedle Street as the Turk turns to Mecca, and short would be the shrift of any man or body of men who sought to smirch her reputation.

But should a central bank in this country lose in any degree the confidence of the people, for any reason or for no reason at all, what financial chaos would come upon us by reason of the dual nature of our government!

As to the control of such an institution, its advocates say, limit its earnings to a small, fixed percentage, so that there would be no incentive to acquire control.

The Control of Great Financial Engines

THE question of incentive is answered when we recall the purchase of the Equitable Life Insurance Company a few years ago, and its recent acquisition by Mr. Morgan. This company has a capital stock of $200,000, upon which the dividend rate, fixed at seven per cent, amounts to $14,000. Yet Thomas F. Ryan paid over two million dollars for it, because its assets amounted to over four hundred millions. Even though these assets are handled in the soundest, most conservative manner, as they undoubtedly are, their sheer weight of prestige and power, to say nothing of the profit, must be enormous.

There are many phases of this central bank idea, but each expert, or rather exponent, of it has some function, method or power to take from it or add to it, which in most cases changes its character very materially. The main idea, however, is that of a single vast reservoir from which our currency is to come when needed, and into which it is to retire when not needed. Mr. Victor Morawetz, who is an acknowledged authority on finance, while admitting that "the most effective and the most rapid means of regulating and protecting the general credit situation is by increasing or diminishing the volume of outstanding banknote currency not covered by a reserve of gold or other lawful money," is, nevertheless, keenly alive to the improbability of a central bank being successful in a country as large as ours, and whose demands for currency as a circulating medium fluctuate as widely and as rapidly as they do in the United States.

He goes on to say: "The problem, then, is to establish some central agency having power to control the volume of uncovered banknote currency in the United States, without creating a central bank vested with a monopoly of the power to issue banknotes, and able to dominate all the banks in the country.

"In substance, the plan now submitted is to authorize the national banks to issue notes upon their joint credit, and to control the uncovered amount of these notes by the joint action of the Secretary of the Treasury and of a managing board or committee elected by the banks.

"To carry out this plan an Act of Congress should be passed authorizing the national banks to form an association, subject to the terms and conditions prescribed in the act, for the sole purpose of issuing notes upon their joint credit. The association should have no capital and should not have power to receive deposits. It should be simply a joint agency of the associated banks, like a large clearing-house association. The association should become operative when banks having a fixed, aggregate capital stock of not less than two hundred and fifty million dollars shall have become members; but all national banks should be entitled at any time to join the association."

On the other hand, Mr. Paul M. Warburg says: "It is very doubtful whether the stronger national banks would consent to a joint guaranty by the national banks for the entire amount of unsecured notes issued by the national banks. This could be done safely only if they could exercise a material control over these sister banks."

Considering the fact that the net loss to creditors of insolvent banks since 1898 amounted to an average of about $85,000 per annum, as against net deposits of $5,256,000,000, August 27, 1907—the year of the panic—this criticism would seem trifling and childish. If he is afraid the little bank would break down, might not the little fellow think the great speculative concern would blow up and burst?

The Warburg Central Bank Plan

ONE of Mr. Warburg's schemes is what he calls "a plan for a modified central bank," thus: "It is proposed to create at Washington a bank to be called hereafter the Government Bank, endowed with a capital of from $50,000,000 to $100,000,000, possibly paid up only in part, the share capital to be owned, if feasible, half by the Government and half by the national banks, and the management to be in the hands of a salaried president or presidents, who are to be appointed for an indefinite period by the board of directors. The board of directors is to consist of delegates of the various clearing-houses of the central reserve and reserve cities; the Secretary of the Treasury and the Comptroller of the Currency to be members *ex officio*, and some additional directors are to be appointed by the stockholders, by the Supreme Court, and by the Chambers of Commerce of, let us say, New York, Boston, Philadelphia and Chicago.

"The Government Bank would receive the Treasury's moneys; and the deposits of these moneys with the national banks would in turn be made by this bank. The Government Bank would have the right to issue legal-tender notes not to exceed a certain multiple of its capital and its holdings of gold or of gold notes. The bank would, in the main, be limited to transactions with the clearing-houses of the cities and with the clearing-house members.

"The bank would establish a general rate of interest for such deposits, such rates to be modified from time to time, very much as is done under like circumstances by the European government banks."

This is a "plan which does not purport to cover the situation fully, but embodies a general sketch of what might possibly be tried." He further says that "the composition of its board is a guarantee that we shall not have 'politics in business,' and the limitation of its scope of business eliminates all danger of selfish or speculative use of its moneys."

Just read over again the description of those directors, and remember that the Government moneys amount to three hundred millions or so at a time, and the essential difference between the two plans is seen.

There are other men just as able who have other plans, and so you will find that scarcely any two bankers think alike as to remedying the defects in our currency, except to agree that it should be more elastic; the circulation of national banks being based upon Government bonds deposited with the Treasurer of the United States.

Now, bear in mind that this word elasticity means in this connection exactly what the dictionary says it means: "Having the quality of returning to the former condition when forced from it." In other words, having equal powers of contraction and of expansion.

Legislators and bankers have acknowledged this defect for years. Congress, as a whole, seems never to have a positive view on any subject, unless public opinion enforces an expression of it, or unless a view is crammed down its throat by some political or other interest huge and strong enough to force it down one way or another.

The bankers themselves have not taken the matter up in the way they should, because they are, as a rule, very conservative men who fear experimental legislation. Then, too, and more to the point, the banker, like the rest of us Americans, doesn't care a hang about the other fellow. Like the other fellow, he just wants you to let him alone in his pursuit of wealth—with, maybe, a little happiness on the side. And right here it should be said that he is invariably making money and is, therefore, fairly happy.

But since we differ so much as to what we want in the way of financial legislation, a campaign was recently started for the purpose of sounding the people—their education is to come later—in the matter of a great central bank by which it is proposed ultimately to control and regulate the expansion and contraction of bank credits—the aggregate bank credit of all the banks in the United States, approximately twenty-five thousand. This amounts, roughly speaking, to over $21,000,000,000.

This Big Business idea, beside which all other businesses are as a June zephyr to a gale, took concrete form as long ago as 1906, when a committee of the New York Chamber of Commerce recommended the creation of a central bank something like the Reichsbank of Germany or the Bank of France. It was to deal exclusively with banks; its stock was to be owned partly by banking institutions and partly by the Government. It was to issue currency and rediscount for other banks, besides holding and disbursing the Government's moneys. In other words, its control and ownership were to be semi-private, semi-political. The head of this New York Chamber of Commerce Committee was Frank A. Vanderlip, president of the National City Bank, of New York.

Aldrich and His Missionary Work

BUT as to the present campaign. The leader of it is Nelson W. Aldrich, who heads the Monetary Commission appointed by Congress to study and report on our financial needs.

If the real question were not so vital it would be merely interesting to watch how this campaign is being conducted. Should you have paid no particular attention to it you might fairly assume its vast importance; for what does Mr. Aldrich do but go over into the land of the insurgents! And the insurgents, at least, realized that there was something doing when the leader of the Senate showed a disposition to get down to the plain, common people; among a people, too, who on occasions had pictured the Senator from Rhode Island as wearing horns, hoofs and a forked tail. The people flocked to hear him; they welcomed him and, putting aside old scores, they enjoyed him; for he is really a strong, charming personality. But he didn't tell them a thing. He talked up one side of this central bank question and down the other, over, under and all around it, but never committed himself to so much as a tentative outline of a plan of one for us; declaring that he was merely a missionary arousing interest in the general question, and that he was, above all, seeking light.

He was listening all the time, feeling them out, gauging their intelligence and their temper.

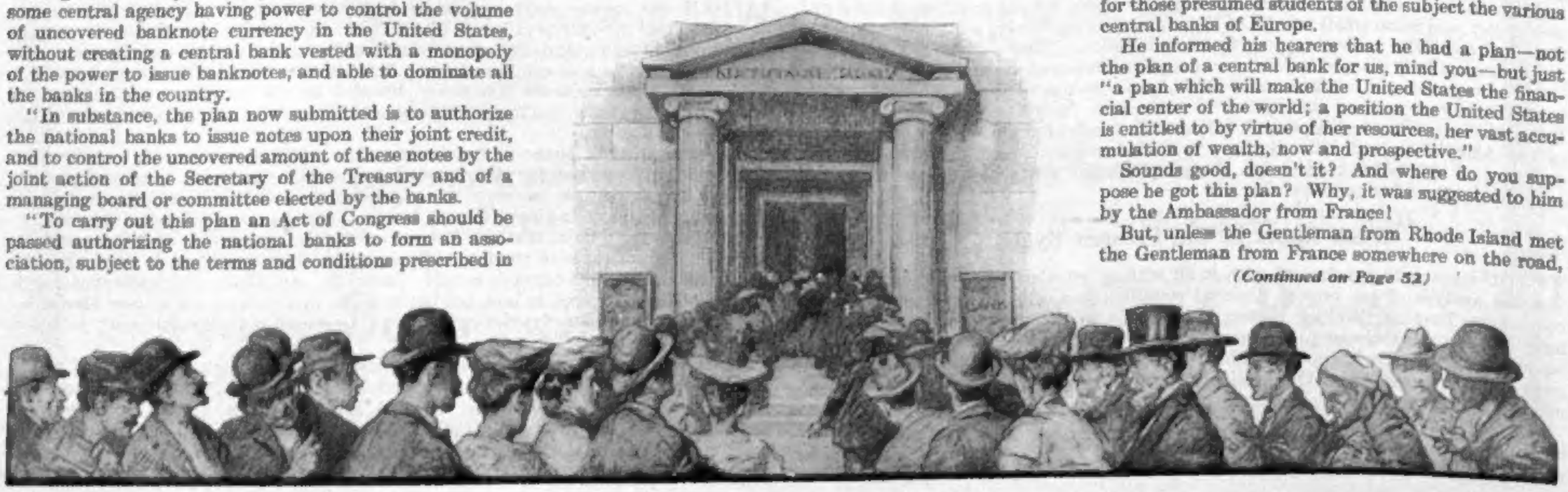
But at the end of the trip he took a more definite stand. This was the latter part of November, when he made a speech or gave a lecture—just as you please—before the Economic Club of New York, in which he sketched for those presumed students of the subject the various central banks of Europe.

He informed his hearers that he had a plan—not the plan of a central bank for us, mind you—but just "a plan which will make the United States the financial center of the world; a position the United States is entitled to by virtue of her resources, her vast accumulation of wealth, now and prospective."

Sounds good, doesn't it? And where do you suppose he got this plan? Why, it was suggested to him by the Ambassador from France!

But, unless the Gentleman from Rhode Island met the Gentleman from France somewhere on the road,

(Continued on Page 52)



UP AGAINST IT

By ARTHUR C. TRAIN

ILLUSTRATED BY EDMUND FREDERICK

AS I STEPPED from the elevator to the ground floor of the old Criminal Courts Building, on my way to the street, the crowd was just pouring out of the Trial Term of the Supreme Court. First emerged the ordinary assortment of toughs and loafers, who are always to be found on the rear benches of any courtroom, and who congregate there for the dual object of warmth and gratuitous entertainment. After them hurried the newspaper men, assigned to do the daily criminal story of the homicide calendar. In more leisurely fashion came straggling the witnesses, subpœna-servers, attendants and those who really had business in the courtroom. A big policeman, an old friend of mine, named Herlihy, stood languidly by the open door, his jaws moving up and down with the mechanical regularity of a printing-machine. Him I addressed:

"What have you got on for today?"

The big cop looked down at me, his jaws pausing in masticatorial politeness.

"Jimmy O'Keefe, the young curb broker that shot that other feller."

"Snappy?"

"Ah, no! Dead open and shut. It's a cinch for the second degree."

I do not follow the newspaper stories of homicides, as a rule, and the name of O'Keefe recalled nothing to my mind. I was, therefore, on the point of continuing to the street when, through the door beside me, shouldered his way a big, bull-necked, red-faced man with a couple of law books under his arm, followed by a pale-faced little girl dressed in dingy black, hardly, I should have said, out of her teens. Though I caught but a glimpse of her face I could see that her eyes were hollow and her lips drawn—the face one always sees on the front bench at a murder trial—a sister, mother or sweetheart of the prisoner or deceased—but what was unusual, so unusual that my eyes involuntarily followed her down the corridor, was the extraordinary beauty of her hair, which burst like a cloud of gold from beneath her tawdry hat and enshrouded her pale, pinched face in a halo of wavy, curling tresses.

The big cop touched my arm.

"That's his goil," he remarked interestedly.

"Ah!" I exclaimed. "Did he kill the other man on her account?"

Herlihy drew himself up and laughed grimly.

"Nix!" he replied shortly. "If he had there would 'a' been some sense in it. He just shot him."

Down the corridor the big man and the girl had stopped, as it appeared, for purposes of argument. Evidently something had displeased the fellow, for he shook his fist and pounded on the railing in blustering insistence. The girl cowered timidly away from him, shaking her head.

"He's a peach, eh?" muttered my friend. "Hogan, the lawyer! He's O'Keefe's counsel—assigned. I'd hate to be defended by a lemon like him! Why, say, it's a crime to assign some o' these shysters to look after a man's life. The goil's all right, but she's up against it—same's her feller. The trial's been awful hard on her."

Down the hall the lawyer had turned angrily away from the girl and left her standing with her handkerchief pressed to her eyes.

"It's a shame," I said, "for a lawyer to treat a woman like that!"

"Sure thing!" answered the policeman. "But what can she do? I tell yer she's up against it."

The girl slowly wandered down the corridor, still sobbing, and, forgetful of my errand, I hurried after her until I was at her elbow. Close at hand her hair was even more wonderful and caught the light in a million golden threads.

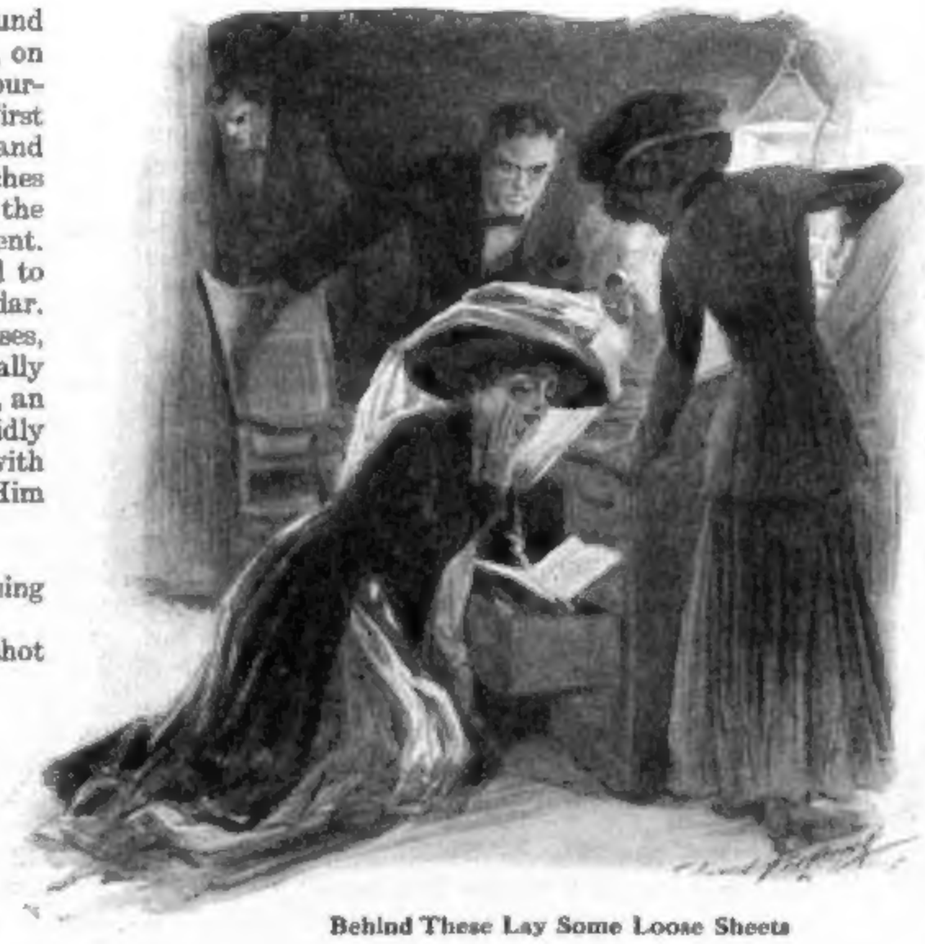
"Are you in any trouble?" I asked gently. "Can I do anything for you?"

She started like a hunted creature—then, seeing that I was a girl like herself, she bit her lips to keep back the tears and answered in a low voice, hoarse from weariness:

"Hogan wanted me to go to lunch with him, but I wouldn't. He's drunk all the time. A nice feller to defend a man charged with murder!"

"It's an outrage!" I assented. "But you must have something to eat, you know. Couldn't you stand Hogan for a meal?"

"Not at the price!" replied the girl bitterly. "You can't think how he bullies me—and what he says to me. He's a bum—that's what *he* is. He's even offered me money. Catch me touching it! But it's awful hard. The trial's cost me my job. I'm sleeping with another girl and getting along as well as I can on chocolate and crackers, but—Lord! You don't know what it is to be up against it."



Behind These Lay Some Loose Sheets

"Never mind, dear," I said, a lump coming into my throat. "Everything will come out all right. Meantime, let's you and I go out together and get a nice little lunch. I know a place where we can be by ourselves and you can tell me all about it. I'm sure I can help you—I've helped lots of people."

"What's your name?" she asked, brightening a little.

"Maizie DeWolf," I answered. "You never heard of me, of course. But, maybe I can help you more than you think."

She put her handkerchief back in her pocket and raised her face—a childish little face—to mine.

"Sure, I'll go," she said, with something almost like a smile.

Linking my arm through her slender, dingy one I led her toward the big flight of steps leading to the street. My whole heart had gone out to this pathetic little golden-haired creature who, so physically weak, seemed at the mercy of the ruffians who surrounded her on every side. As we started down the steps a figure slipped from behind one of the pillars and sauntered toward us.

"Hello, Goldie!"

I felt the girl press against me.

The young man, rather too smartly dressed, with a sallow face and a weak mouth from which dangled a cigarette, leered at me and again addressed my companion.

"What's the matter, girlie? Too proud to speak to your friends?"

The girl regarded him defiantly.

"You're no friend of mine!" she cried.

"Ain't I offered to help you—any way I can?" he inquired, with a grandiose gesture.

The girl gave a short and bitter laugh, and pulled me by the arm.

"Come along," she murmured.

The sickly face of the youth flushed angrily.

"So-ho!" he sneered. "Just as you like! But take a tip from me, your man will get it in the neck. You'd better talk sense before it's too late."

By this time we were on the sidewalk and hurrying toward the corner of the building.

"Who is that pleasant person?" I asked of my so-far nameless companion.

"Oh, he's another of those fellers who are always chasing after me and trying to get me to marry them," she replied with a little laugh. "But he's the limit—his name's Oscar Montague Folette—and he's a sort of handy man in the District Attorney's office. He claims now that if I'll only give him the sign he'll get Jimmy off. Him! He cuts about as much ice up there as a dress-form. But his father's some kind of a ward politician, and so he hangs around and runs errands, and gets his name in the papers once in every six months or so. I met him at a ball. He wasn't so bad—until he began to get soft. At first he didn't want to marry me, either, but he's got it bad, now. Ever since they nabbed Jim he's been at me every day—says if I'll only promise to marry him and give Jim the mit he'll work his pull and get him out. He talks awful sure, too. I'd do anything for Jim—but that."

We had reached the door of a small Italian restaurant on a side street, where excellent meals were supplied at a ridiculously low price. Upstairs there were two quiet rooms where women could be served. Suddenly my new friend gave a soft laugh.

"You haven't asked me my name," she remarked.

"A name makes very little difference," I answered.

"You'll laugh when you hear mine," she retorted.

"Well, I'm ready."

She drew her lips down into a comical little grimace.

"It's Goldie Ruhl," she said, with a half-suppressed giggle. "You can guess what they call me!"

"Yes—and yet I'm not surprised, so many seem to follow you," was my rather cheap rejoinder.

It did my heart good to see the child eat everything that was set before her, which was the best that old Franchetti could supply—onion soup, noodles, apple pie, and a big cup of coffee and cream. It was almost as if I could see her pale cheeks losing their hollows, her lean, white little neck growing in rotundity, her flat, young chest bursting into womanly fullness. And as she ate and gained in confidence she talked a stream of childish romance and of Bowery slang, in which city politics and politicians, Coney Island chowders, balls and picnics, her adventures as a shopgirl, and Jim's terrible misfortune with the police were mingled in an altogether inconsequent, irresponsible and charming manner.

Jim was her idol. He had been such since, as an urchin, he had chased her around among the barrels of her father's little grocery store in Greenwich village. Her mother had died almost before she could remember, and when old Johann Ruhl had weighed out his last pound of sausage and taken his final nap at the tiny desk in the rear of the store it had been Jim who had comforted as best he could the forlorn little maiden in the huge, golden pigtails, Jim who had made the funeral arrangements; and after it was all over it was he who had found a job for her. For five years she had worked there; and every Saturday night Jim had taken her to the theater, and for a trolley ride and a walk on the Sunday following.

And, although she had a sophisticated familiarity with the customs and manners of a world of which I knew practically nothing, I could see that her love for Jim had kept her unsullied through it all. Not the least element in her adoration arose out of a constant wonder that so fine a gentleman as he should be willing to keep company with a common little thing like herself, for Jim's life up to the present had been a dazzling success. Starting as a cash boy in a drygoods store he had next secured the position of office boy in a small stock-brokerage establishment affiliated with the Consolidated Exchange. In due course he had risen to the charge of the board upon which the current quotations of the market are posted. Here, for several years, he could have been seen, in his shirt-sleeves, chalking up quotations. Goldie had frequently gone down with some of her friends and gazed in wonder at him through the window. He had always dressed well and made friends easily, and, by-and-by, one of the customers had suggested his starting out for himself on the curb. Jim had talked it over with Goldie, and had finally decided to take the plunge. He was now twenty-three and, like Goldie, an orphan. When he should be twenty-five they were resolved to be married. By that time he figured he might be earning as much as fifteen hundred dollars a year.

At the end of a year he had had a piece of luck. A customer who owed him money for commissions had paid him in the stock of a supposedly valueless copper mine. Suddenly the stock had begun to go up, and in a short time Jim found himself possessed of eight hundred dollars. They almost felt themselves justified in getting married at once, but prudence had prevailed. They decided to invest the money and wait a little longer. That was when Dick Farley had appeared on the scene. Farley was a great friend of Jim's, who had had an even greater success. He was altogether a dashing fellow, who spoke familiarly of financiers, of more or less dubious reputation, with whom he was on confidential terms. Jim introduced him to Goldie, and Dick "blew" them both to several trips to Coney and to other and more lurid places of amusement. Goldie admired him and almost trusted him—at least until he had suggested borrowing the eight hundred dollars. He had a friend, he said, who was willing to put up an equivalent amount; and together they proposed to buy a seat on the Little Exchange and open a regular office. Farley offered his note at six per cent, and a thirty-per-cent share in the business, if Jim would let him have the cash. It looked good to Jim, and against Goldie's advice he had let his friend have the money.

For a while everything seemed to go well. Then Farley's visits ceased. Six months went by, and, although the firm

appeared prosperous, Jim could get neither his interest nor his share in the profits. Farley claimed that they had been losing money, but Jim knew that he ran a well-furnished flat in Harlem and sported a small, second-hand motor car of unknown manufacture. But the fact remained that Jim could not get his money. Two years passed, and the time was approaching when Goldie and Jim had made up their minds to get married. But the curb had not proved as profitable as Jim had expected, and without his eight hundred dollars he did not feel that he could take the step. He raged and threatened Farley, who answered only with sneers. Then, almost beside himself, Jim went to a lawyer and learned that if he secured a judgment against Farley he could attach the firm's seat on the Exchange. Once more he saw his ex-friend and told him what he proposed to do if payment was not made. Farley begged him not to give the case to a lawyer, and promised to pay up in a week or so. Jim said he still had the note, and agreed not to turn it over to the lawyer for two weeks.

With Trembling Lips He Had Kissed Her Through the Bars

The next day he received a letter from Farley in which the latter indulged in veiled threats of physical violence if he went further with the matter; and, later in the week, another, apologizing for the tone of the first, asking him to come to his rooms that evening and saying that everything would be arranged at that time. Goldie, wise in her generation, had begged Jim not to go to another man's rooms at night, for she feared that something might happen. But Jim wanted his money. As a concession to Goldie he left both the note and Farley's letter locked up in his desk at his room, which was on the landing above Goldie's at the boarding-house. They had had supper together and Jim had smoked a pipe with her. Then he had put on his coat and hat and, saying that he would be back in an hour, had gone to keep his appointment.

That was the last time she had seen him at liberty. He had not returned. At ten o'clock she had gone to bed. She had hardly fallen asleep, as it seemed to her, before there had come a great knocking and pounding at the street door, and the police had demanded admittance. They had swarmed up the stairs, broken into Jim's room and, taking everything out of his desk, had carried its contents away with them. Wild with terror she had begged to know what had happened, and the police captain had replied shortly that Jim had murdered Farley in a quarrel over some money. The girl had spent the remainder of the night upon her knees beside her bed, and when the gray light of the morning stole through the windows had hurried in an agony of apprehension to police headquarters. Access to Jim, however, was denied her, and she had found herself the object of suspicion and abuse. The morning papers had printed a full account of the homicide. According to their reports there was no question but that Jim had planned and executed a deliberate murder. Already the sleuths of the District Attorney had run down the fact that Farley had owed him money. They had found two witnesses, a man and a woman, who were prepared to swear that Jim had stated in their presence that "he could kill Farley" for the way the latter had treated him. Another swore that he had met Jim the night before and that the murderer had told him that he was on his way to "settle a matter" with Farley. Still another would testify that Jim had said he was going to "fix Farley" that night.

So far as the facts surrounding the homicide were concerned they were simple and conclusive. A shot had been heard in Farley's Harlem flat, and when the occupants of the adjoining rooms had rushed in they had found him lying with a bullet hole in his temple, and Jim standing beside him in a dazed way with a pistol in his hand. There were signs of a struggle in the overturned chairs and general disorder, but Jim had only been able to repeat that they had had "a row about some money" and that he had shot Farley "in self-defense."

It was several days before Goldie had been able to gain admission to the Tombs, where Jim had been transferred from police headquarters, and when she found him he looked like a ghost—a very dirty and wretched ghost of his former self—for his collar and shirt had not been changed since the night of his arrest, and a four days' growth of beard was upon his chin.

With trembling lips he had kissed her through the bars, and in broken sentences poured his story into her listening ears. Even after a lapse of four days he was still dazed from his terrible experience, and his memory was far from clear on important details. He had gone to Farley's rooms, and the latter, having produced whisky and cigars, had endeavored to persuade him to surrender the note in exchange for another that should not mature for eighteen months. Jim had indignantly refused, and Farley, under the apparent supposition that Jim had the notes upon his person, had drawn a revolver and ordered him to give them up. Farley was more than half-intoxicated and had evidently been working himself up into a state of frenzy over the matter, for he had threatened to kill Jim if the latter did not comply with his demand. Jim had seized his arm and a deadly struggle had ensued for the possession of the revolver, during which Jim had wrenched it away from him. Farley, however, had caught his wrist and managed to force the point of the gun toward his antagonist. Jim felt himself growing weaker and weaker, and, summoning all his strength, he had thrust back the muzzle of the gun and fired.

All this Goldie recounted to me with her big, blue eyes staring piteously into mine. But as the days went on their troubles only deepened. A Hebrew lawyer had volunteered to take Jim's case before the coroner, and had hopelessly bungled it. In the first place he had failed utterly to cross-examine the witnesses properly, and, in the second, he had prevented Jim from taking the witness stand and testifying in his own behalf, with the inevitable result that the jury had held him for the murder, and he had been indicted. No mention had been made at the trial of the notes or of Farley's threatening letters, and there had been a disgraceful scene at the time of Jim's arraignment when the Jew had insisted on being "assigned" as Jim's counsel, but had been ousted from his place by a Tammany judge in favor of Hogan, who, as a person of some political influence, was better entitled, in the Court's opinion, to the five-hundred-dollar fee paid by the state to assigned counsel in homicide cases.

Jim had been the loser by all this, for Rabinski, out of revenge, had loudly proclaimed his belief in Jim's guilt and general undesirability. But the Irishman had turned out even worse than the Jew. He paid little attention to the case and prepared it not at all, treating his client as if the latter should account himself lucky enough to be represented by so distinguished an attorney. He hardly came near Jim during the weeks that ensued pending the trial, and, when he did, occupied himself in endeavoring to find out whether Jim had any money. As for the story of the notes and letters he laughed at it. It was too late now, he said, to work any gag like that. Jim ought to have sprung it the same night he was arrested. Jim had insisted that it was the truth—that the notes and letters had been in his desk when he left the house. Of course, they had been taken away by the police, but they could not have been destroyed—even the police would not do a thing like that. Hogan had only laughed—he was used to such "steers" from his clients—yet he served notice on the District Attorney to produce the documents. The latter only replied succinctly and ironically that no such exhibits had been found.

"It's a case of up against it, all right," said Goldie. "What can you do against the District Attorney and the police, especially when you have a lawyer that can't do a thing but crook his elbow? I tell you, sometimes I feel like advising Jim to plead guilty to manslaughter and hope for a light sentence. Hogan has botched the trial right through. He didn't half cross-examine the witnesses. Any one could have shown how Lofsky must have been mistaken when he testified that Jim told him he was going to 'fix Farley.' Imagine a man who was going to commit a murder saying anything like that! Not even a 'mut' would be fool enough for that. What Jim said was that he was going to 'fix up something with Farley.' I——"

"Tell me," I interrupted her, "about the notes and the letters. Have you yourself ever seen them?"

"Sure!" replied Goldie, almost indignantly.

"What did the letter say?"

"That Farley would 'do' for him if he tried to collect," she answered. "Don't you see how awful it is not to have them as evidence?"

I saw only too clearly that they were, indeed, the vital issue in the case. Without them Jim's story seemed only a concoction to excuse his presence at Farley's flat. With them as a basis, and Jim's truthfulness vindicated, there would be good ground for an acquittal.

"Have you ever told the District Attorney about them yourself?" I inquired.

"Hogan said it was no use—that they would think it was a play for sympathy. I've not done anything. Sometimes I think he doesn't want Jim to be acquitted. He follows me home, and asks me out with him, and tries to make love to me. Oh, it makes me sick! These men make me sick, anyway—all of them! I don't know what it is they see in me. I suppose it's my hair. I spend half my time trying to shake them. There is that miserable little Oscar Folette. He's been hanging around me for a year or more—waiting outside the store for me to come out, and writing me notes. I should think he'd lose his job, the time he wastes trying to make me notice him."

"Folette?" I queried. "The fellow that spoke to you on the steps?"

"That's him!" she answered disgustedly.

We arose from the table preparatory to returning to the Criminal Courts Building, and as we did so a vision of the sallow youth rose before my eyes.

"What does Folette mean," I asked sharply, "when he says he could get Jim off?"

"You can search me," answered Goldie. "That's only his talk. He's trying now to blackmail me into marrying him. If I really believed that he could do anything I might—almost—— I don't know. I'd do about anything to save Jim. What a hole for a girl to be in!"

She wrung her hands.

"Cheer up," I said encouragingly, as I slipped my arm around her. "I'm going to drop all my engagements and work on this case. I don't believe Jim is guilty, and we must start right in and try to prove his innocence."

"But what can you do?" she cried tremulously.

"The first thing is to get rid of Hogan," I said.

"But you can't. He's assigned by the Court."

"I'll get rid of him!" I answered confidently; for a plan had already shaped itself in my mind.

We were now climbing the steps of the building.

"How far are you along in the trial?" I asked hurriedly.

"They are just testifying to finding the body," she said.

"How long will they be at it?"

"All the rest of the afternoon. They have six witnesses besides the police."

"Then go in to Jim and tell him to keep his nerve. I'll be back inside of half an hour."

"Oh, don't leave me!" she cried, clinging to my arm.

"I'll be back, never fear," I reassured her.

She stood looking wistfully after me, the sunlight glowing through the great masses of her hair, her slender little body making her seem more like a flaxen-haired doll than a woman. Down below, in the basement of the building, was a public telephone booth, and I lost no time in calling on Mr. Ludlow for help.

"This Defendant Owes His Liberty to the Resourcefulness of a Young Lady"

"Will you do something for me?" I asked impetuously.

"Almost anything," he answered jocularly; "but I can't commit myself until I know what it is."

"I want you to take a murder case," I burst out.

I could hear his gasp of astonishment.

"Why—but—you know I never take criminal cases!" he stammered.

"But this man is innocent—and—he's up against it," I insisted.

"My business——" he began.

"Bother your business!" I cried. "A

man's life is at stake. What business can be more important than that?"

He was silent for some moments, and I was afraid I had offended him.

"I have never asked you to do anything before—and this is not for myself. A great miscarriage of justice—a legal murder—may occur if you refuse."

"When do you want me to act?" he asked, and I knew that I had won.

"Now!" I replied joyfully.

"And where, please?"

"Part One, Criminal Trial Term of the Supreme Court."

"Let me see, that's up on Center Street, somewhere, isn't it? Near the Tombs?"

"Yes."

"I'll be there in twelve minutes," he answered.

"Oh, you dear!" I cried joyfully to myself, as I hung up the receiver.

I went back to the door of the courtroom, where Herlihy was standing, to wait for my knight's coming. Hogan was bellowing in a half-drunken frenzy at a police witness, the judge, frankly uninterested, was reading a novel, and of the jury half were asleep, the rest, totally indifferent, were picking their teeth or surreptitiously eying the afternoon editions concealed in their laps. The District Attorney sat with a supercilious sneer upon his leonine face, giving Hogan all the rope necessary to hang himself. The only persons within range of my vision whose faces indicated in the slightest degree that a struggle for a man's life was in progress were Jim and Goldie, sitting side by side at the prisoner's table and eying the witness with half-frightened yet eager intensity.

"Bah!" yelled Hogan, throwing the papers upon the table before him with a roar of poorly simulated disgust. "And you call that doin' your duty as a policeman!"

"I object!" interrupted the District Attorney wearily.

The witness flushed with anger and muttered something of a nature uncomplimentary to Hogan under his breath.

"Objection sustained," said the Court, without raising his eyes from the book.

It was at that moment that Mr. Ludlow touched me on the shoulder.

"Well," he said, "now that I am here, what do you want me to do?"

"Get rid of that miserable scamp who is trying the case, and assume charge of it yourself."

"What!" ejaculated the lawyer.

In a few words I gave him an outline of the case.

"A very embarrassing situation!" was his comment. "Still ——"

And then a pause in the proceedings incident to the swearing of a new witness offered him his opportunity and, like the adept advocate that he was, he seized it without hesitation. The jury saw a tall, bronzed young man step to the bar with deferential confidence and address the Court.

"If your Honor please," he began quietly. "I regret to interrupt these proceedings, but I have been requested to assist in the defense."

Hogan turned in his chair dumfounded, while the judge, recognizing Mr. Ludlow, laid down his book, and in a slightly surprised tone remarked:

"The prisoner has assigned counsel already."

"I understand that does not exclude the possibility of his having associate counsel," replied Mr. Ludlow. "I am quite ready to leave the active conduct of the case in its present hands. All I ask is the opportunity of advising the prisoner and of assisting at the trial."

"Well!" exclaimed Hogan wrathfully. "Let's see about this. I'm this man's counsel. I don't understand that my client is dissatisfied. I don't recognize any right on this lawyer's part to come butting in here."

"Mr. Hogan! Mr. Hogan!" admonished the Court. "Your language is hardly parliamentary. The prisoner is entitled to all the attorneys that he wants or can afford to retain. The defendant will stand up!"

Jim, to whom Goldie had been whispering furiously, her eyes dancing with excitement, arose. For the first time I saw plainly the wretchedness of his state, for he was unshorn and his clothes were in a disgusting condition. Any man after two weeks in prison looks guilty, even if he is as innocent as a babe. What is more, I believe that he feels guilty.

"Do you desire Mr. Ludlow to take part in your defense?" asked the Court.

"Yes—yes, your Honor, I do indeed!" answered Jim.

"Eh?" exclaimed the outraged Hogan. "And where do I come in? I'm this man's legally-assigned counsel and I've got some rights. I'm entitled to the fee in this case, and I'm not going to be jockeyed out of it."

He was purple at the thought that he might not get all of his money.

The judge regarded him disgustedly.

"Mr. Hogan, your conduct and attitude in this matter deserve the censure of the Court. As a member of the bar, myself, I am surprised and humiliated that the sacred character of your duty toward the defendant is not more apparent to you. I shall see that you receive from the county treasury whatever your services are worth. For the rest I direct that you withdraw from this case. Your language is contemptuous, but I will overlook it."

Hogan's jaw dropped, and the perspiration gathered in beads upon his red forehead.

"Your Honor—I—will, your Honor ——"

"You will leave the courtroom, sir," interrupted the judge. "Mr. Ludlow, you may take your place by the defendant."

Hogan gathered up his books and papers without looking at the jury. All his bravado had vanished. Mr. Ludlow waited until he had made way for him and then entered the inclosure.

The advent of the young lawyer and his assumption of the defense produced the same effect as the unexpected appearance of a general upon the field of battle in time to rally disorganized and retreating troops. His mere bearing and attitude toward judge, jury and witnesses were enough to lend dignity and seriousness to a proceeding

"It Isn't My Face—I'm Not Really Good-Looking—It's My Mop!"

which, up to that time, had been trivial and cheap; and to substitute him for the boorish and drunken Hogan was to give the miserable Jim a champion who was more than a match for the capable District Attorney, and who could deal blows as heavy as those that he received.

Hogan stalked defiantly out of court as Mr. Ludlow seated himself beside his new client and begged the indulgence of the judge for a moment's conversation with Jim, in order to put himself in a position to go on with the case. Goldie joined the group at the defendant's table, and for a few minutes their heads were close together as she and Jim put Ludlow in possession of the facts to which the witness had testified. Presently he nodded and arose.

"We are ready to proceed, your Honor," he said.

"I am quite ready to grant you an adjournment, under the circumstances," replied his Honor with a smile.

"Certainly," assented the District Attorney, whose expression of ennui had vanished.

"Thank you," answered Ludlow, "I do not think it is necessary. As I understand it, none of the facts now being testified to are disputed."

"Except by Counsellor Hogan," interjected the District Attorney *sotto voce;* and the jury laughed.

So the trial was resumed, and the police officers continued to testify to the appearance of the rooms and the conduct and statements of the defendant upon the night of the homicide. But Mr. Ludlow asked them few questions. They were obviously telling the truth as they saw it, and instead of badgering and insulting them Mr. Ludlow made it obvious that he thought that they had done their duty and had done it well; with the natural result that from that moment they ceased to be vindictive in their testimony. The jury watched Mr. Ludlow as if they envied his courtesy and gentility, and even the District Attorney, known for his ferocity and tendency to "pound," took a leaf out of Mr. Ludlow's book and conducted himself as if urbanity were his stock in trade. But, although the trial went on from that time in an entirely different spirit, the evidence was none the less against the prisoner; and I could see that beneath the gentle bearing of the prosecutor was a growing ambition to defeat this Wall Street lawyer, and show him that, however able he might be in his bailiwick of the civil courts, he could not expect to rout a professional criminal attorney at his own game.

And now the District Attorney, availing himself of his antagonist's apparently easy-going attitude, began to lead his witnesses in such a manner as to make their evidence doubly damaging. They had seen thus and so, had they not? Very good, the defense could cross-examine. But even then Mr. Ludlow did not change his methods, and it was only when the lay witnesses testified to Jim's supposed threats that he began to show the rapier-like character of his steel. Lofsky, who had testified that Jim had threatened "to fix" Farley, was recalled to the stand and forced to admit that his recollection was hopelessly inaccurate, and that he could remember no other conversation that he had held with any other person that night. Moreover, that the meeting had been outside of a barroom underneath the elevated railroad, where the uproar was deafening, and that he himself had been indulging in a considerable amount of liquid refreshment. In fact, by the time he slunk down from the witness chair he had been reduced to a moral and physical pulp.

Unfortunately, the witnesses to the other threats, "that he could kill Farley for what he had done," were not so easily disposed of. They seemed honest enough young people who were seriously disinclined to testify against one with whom they had been on terms of friendship; and their stories were simple and direct. Ludlow leaned over and spoke to Jim, who bent his head.

"No questions," remarked the defendant's counsel.

This concluded the People's case, and court adjourned. Mr. Ludlow obtained permission of the judge to consult with his client in one of the jury rooms, and thither we all went to determine what course of action it was best for us to pursue, for my whole heart was now in the case.

An obliging court attendant lit the gas in the dusty, stuffy room, and we gathered around the table, with Mr. Ludlow at the head.

"Well, what do you think?" I asked him hopefully. "You simply demolished Lofsky!"

"Yes, you put him out of business, all right," said Jim, looking eagerly at Ludlow for some sign of encouragement.

"I think it's a bad case," answered the young lawyer. "A very bad case. Unless we can demonstrate that the interview was not of your seeking the jury are almost certain to find against you."

"But it wasn't of his seeking," wailed Goldie. "Farley wrote him that letter."

"What letter?" cried Ludlow.

"Listen," I interrupted. "I had no time to explain to you. Farley wrote Jim, asking him to come to see him about the note. Jim threw the letter in his desk. In it were the notes and other letters Farley had written, threatening Jim if he should place the matter in the hands of a lawyer. As soon as Jim was arrested the police and a representative of the District Attorney's office raided his room and seized all his papers."

"Well!" said Mr. Ludlow. "Then, of course, the District Attorney has these papers—if they actually exist."

"I saw them myself!" said Goldie, flushing.

"But he says they were not among the papers that were found in Jim's desk," I answered.

"Do you doubt his honesty?"

"Not at all," I replied. "But there must be some way of proving what they were—even if we have not got them."

"Of course, the defendant and Miss Ruhl can testify to their contents," said Ludlow. "But such evidence will naturally be received with a high degree of suspicion by the jury—especially as no mention was made of them on the night of the arrest. That is the weak point in our defense. There is nothing for us to do, however, but to put Jim, here, on the stand and let him tell his story as best he can—and hope for the best. Of course, Miss Ruhl will testify to having seen the letters, and the jury, I am sure, can't help but be favorably impressed with her."

Mr. Ludlow smiled at the girl, and she flushed again up to the roots of the billowy, golden net upon her head. I

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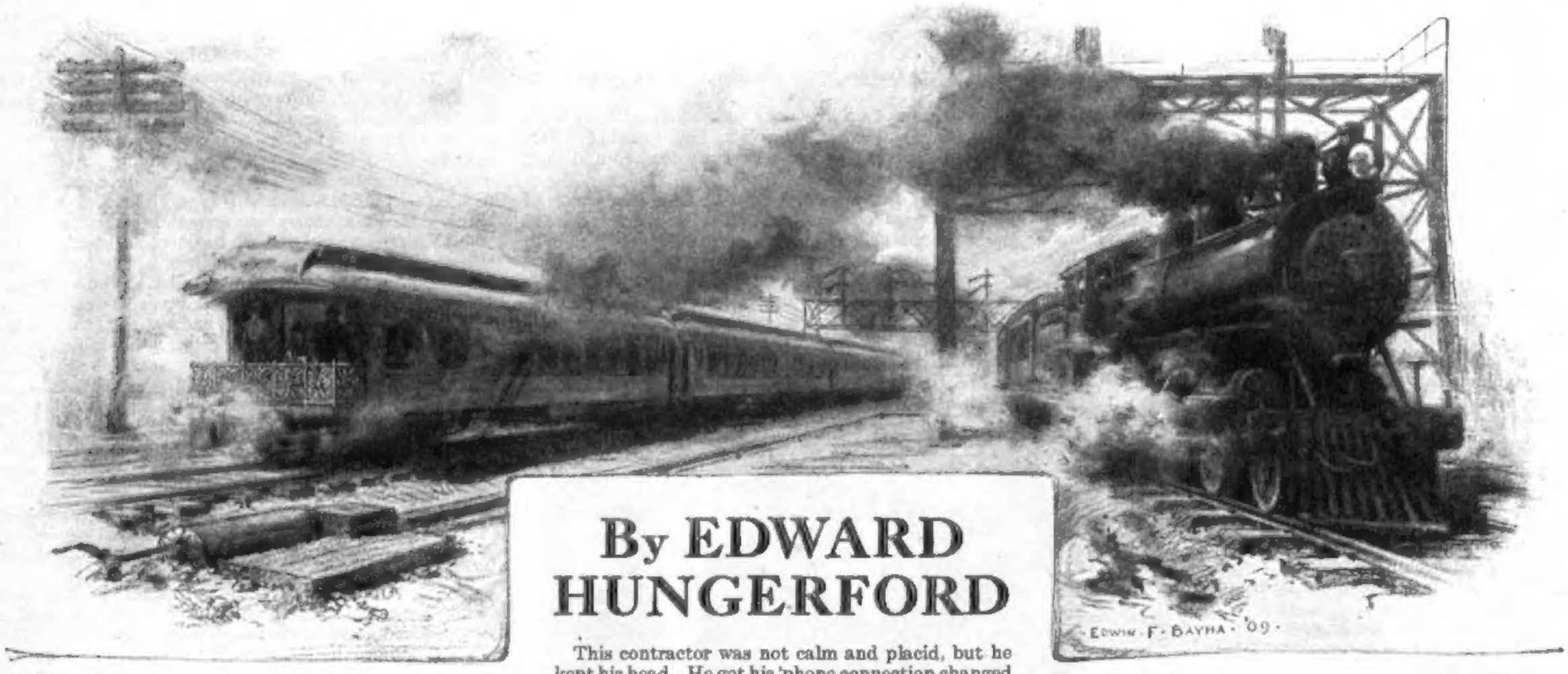
THE PRIVATE-CAR MANIA

Exclusiveness at Two Hundred and Fifty Dollars a Day



By EDWARD HUNGERFORD

IT IS getting so that those of us who are rich can hardly purchase exclusiveness at any price these days. To go abroad confers no particular distinction. And if a man buys a brand-new motor car over there, at about the price of a city house and lot, and brings it back to his home village, what happens? Some native is sure to approach and, after a critical inspection, to ask if it is not one of them P. D. Q. Thirties that you can get for $599.98. If he goes to the opera he sees Smithkins, who owes him money, in a box, having a spree with his rich relatives. Afterward, when he finds his way to the showy restaurant on the Avenue, there, at the next table, sits his head clerk with a girl, having a whole lot better time than the old man, who is inclined toward dyspepsia. In these days, when Prosperity is leading the land down through the Virginia Reel of joy, money can buy some things—but not exclusiveness.

Stay—there is an exception to that. A man who wants to purchase exclusiveness at a good round figure can do so when he travels by rail. A private car at twenty-five full-fare tickets when he is east of the Mississippi, and seventeen when he is west, is something that ordinary folk cannot afford every day. Moreover, there is a charge for the renting of the car itself that exceeds fifty dollars a day, and a rapacious crowd of swarthy brigands who are its crew—servants is the official designation given them by the Pullman folks. A fairly spry private car will easily eat up two hundred and fifty dollars a day and still only consume a moderate mileage; but if the man is not content he can hire a special train. Lots of them do—every day of the year. A special train will cost from two dollars a mile upward, but there are times when a man will pay gladly much more than that.

The Football Special

ONE of those times was on November 13 last—the day of the Yale-Princeton game. A big New York contractor, in his touring automobile, with three guests was essaying the trip up to New Haven. The car broke hopelessly when he was hardly clear of the suburbs of New York. It became instantly necessary to arrange for other means of transportation if the little party was to see the kickoff. You could not have hired another touring car in New York that day, and even then there was the time factor to bring it up to the far end of the Bronx.

The contractor was the sort of man who does things, and he got the New Haven railroad officials on a telephone wire. No, there was not the slightest chance of getting a seat—they had all been sold for some weeks past. There were still some left for the Yale-Princeton game of 1911, but this year there was no hope. The calm and placid voice at the other end of the wire announced that they were hanging by their eyebrows on to the rear end of the specials, and that the last of these was to leave in eighteen minutes.

This contractor was not calm and placid, but he kept his head. He got his 'phone connection changed to that of the New Haven superintendent, and that official merely groaned. A special train? Out of the question. They had run eighteen specials that day up to the old college town, and all their equipment, together with a lot that they had borrowed, was already *en route*. But the contractor pressed, and the superintendent, who had other troubles on his mind, finally said that he would not run a special up to New Haven for less than five hundred dollars.

"I'll take you on that," said the contractor.

"On what?"

"That five-hundred-dollar special. Stop it here at the Bronx Park station. And don't you lose any time. I haven't missed the kickoff in twelve years."

His special stopped for him in just thirty-two minutes. The conductor apologized for its equipment—two well-battered suburban coaches—and for the fact that he had not been given time for a shave or a shine. The contractor did not care. They had a good engine—a big railroad never seems to get to the end of its resources—and the twelve-year record remains unbroken.

Orders for special trains in the big terminals are not novel. The station master is all prepared to deal with the man who has the special mania. His schedule of charges is at his elbow, and it is cash down. The railroad never swerves from that rule. If you are Rockefeller or Morgan the situation remains unchanged. If your neat little roll of bills does not go into the station master's hands the engineer will never open the throttle. Even checks backed by good signatures do not pass current at such a time.

So there you have it—the private-car mania, reaching its highest form in the special-train type of the disease. In a list of popular American manias, including the exposition mania, the automobile mania and some others, it deserves a prominent place. It attacks all sorts of folk, poor ones sometimes quite as quickly as the rich, and it is immensely contagious. Moreover, as has just been stated, it requires ready money for its satisfaction.

The other night just after the dinner hour a young man with a very pretty girl beside him applied for a special train at one of the big Philadelphia terminals. He was referred to the superintendent upstairs, who told him that he could have the train—it was only for a twenty-eight-mile run out into the suburbs—for fifty-six dollars. He dug into his pockets. After the matinée and a dinner at a smart hotel there remained less than half that amount.

The young man stammered, the pretty girl blushed. Then he introduced himself by name to the superintendent—it was a name that was known a good many miles out of Philadelphia.

"I'll write my I. O. U. on my card, and you'll have the cash in the morning, sure," he said.

The superintendent shook his head and fumbled with his timecard.

"Couldn't do that, possibly," he said firmly. Then a little look of triumph shot into his eyes. "You don't need a special," he added paternally. "Here's a train that reaches your station at nine-eighteen. Surely that's early enough."

This time it was the scion of noble blood who shook his head.

"I know about that nine-eighteen," he said quickly. "But it won't do. You see, this young lady's visiting us. I promised her mother that I would have her back home by nine o'clock—they're from the West and she worries a lot about Bessie in a big city like Philadelphia—and nine o'clock it's got to be. We're eleven minutes from the station and the nine-eighteen positively won't do."

It is on record that the superintendent was so touched by this pitiful story that he bundled over to a big hotel on Broad Street and borrowed the money on the strength of his own name. Bessie was delivered into her mamma's hands before nine o'clock.

Stars Who Travel in Seclusion

MAUDE ADAMS uses a special many Saturday nights to carry her down to her Long Island farm at Ronkonkoma. Her place is far out of the regular suburban district, and there are no regular trains that will enable her to reach it after the evening performance. For ordinary service she is quite content with a private car—the mania has its deathly grip on a good many of our prosperous theatrical folk.

Lillian Russell used to live down in the Rockaway section of Long Island, hardly outside of the New York City limits. When she played in the metropolis a special train carried her six nights in the week out to her suburban home. There were plenty of regular trains—theater trains, in the colloquialism of the railroaders—but the prima donna would have none of them. She had acquired the private-car mania while she was on the road. So her special stood night after night in the big railroad terminal in Long Island City—a neat little acquisition for a prosperous lady. The nightly ride cost her fifty dollars to the railroad company; and the generous tips she lavished, from the engine-cab back, doubled that sum.

Hardly a prosperous star, these days, but demands in the contract a fully-equipped car for the long, hard days on the road. The car has some value for advertising; its greatest value, however, lies in the maximum degree of comfort that it affords, as compared with the constant changing from one country hotel to another. Sometimes the biggest of these folk let the mania seize so tightly upon them that they go to excess.

Paderewski, on his first trip to America, made a flying journey up to Poughkeepsie to bewilder the fair Vassarites. He shuddered at the thought of what he was pleased to call the provinces. He had the popular European notion of American small towns and their hostelries. Poughkeepsie has very comfortable hotels, with more than local

reputation; but Paderewski would not risk them. He would not sleep in them, neither would he eat in them. A private car solved the first of these problems; the second was met by bringing two cooks and a waiter up from the New York hotel in which he was staying. He was paid one thousand dollars for the concert, and his traveling expenses cost him more than half that sum, which was a pretty good ratio.

Still, stage folk are not in the habit of counting either ratios or their pennies, and the average prima donna would make some sacrifices at the savings-bank in order to indulge herself in this extravagant and purely American mania. The grand-opera folk indulge themselves to the limit—invariably at the expense of the beneficent *impresario*. But even this long-suffering publicist does not feel the expense so bitterly. Special trains for opera companies make splendid advertising, but they do not cost one cent more than regular transportation. For the railroads, acting under the guidance of an all-wise and all-powerful commission down at Washington, will issue, without extra cost, from sixty to one hundred tickets for the man who orders a special train at two dollars a mile. In this way the wise theatrical manager keeps his little flock segregated while *en route*, and reaps gratuitously the prestige and the advertising that ensue.

Even the cheaper companies have their own cars—gaudy affairs most of them, their battered sides still reflecting the brilliancy of some gifted sign-painter. You must remember seeing them in the long-ago, back there at the home town, stuck in the long siding next the coal-shed and surrounded by admiring youth, getting its first faint taint of the mania. The All-Star Imperial Minstrel Troupes and the Uncle Tom shows are the graveyards of the private cars. Proud equipages that in their day have housed real magnates and have been the theaters of what we like mysteriously to call "big deals," once supplanted, drop quickly down the scale of elegance. In their last days they come to the hard use of some itinerant band of entertainers, to squeak their rusty joints and worn frames as if in protest against a fly-by-night existence over jerk-water railroad branches.

Politicians have the private-car mania. When the aldermen of any prosperous city come to tackle some important problem—a new sort of paving or a water-works, perhaps—they show a surprising thirst for knowledge. If the aldermen are in the East, Denver may have just the sort of thing that will serve to enlighten their intelligence on the great problem in hand, and to Denver a selected committee—selected after innumerable heart-burnings—travels in a private car. The expense of this educational journey—the opposition papers have the unpleasant habit of referring to it as a junket or a racket may be borne by some public-spirited paving concern or water-works contractor. It is most likely to come upon the city treasury, either in the near or the long run.

Once a large party of Solons came from a distant Western city in a private car, but at public expense, to make a close examination of the Croton water-works of New York.

"It's a dum long day up t' th' tank," said the president of the committee, once they were within the Grand Central Station; "an' none of us sees Broadway oftener than wunst a year."

There was no opposition to this sentiment, and the committee never went closer to the Croton reservoir than the White Light district. A rewritten account of the most recent report of the New York Water Commissioners had to suffice for that Western town.

A young man, who recently bought a brand-new private car of his own, approached the operating department of a railroad doing a tremendous suburban business outside of New York, and wanted to make arrangements for placing it in the commutation service. It was to be hauled thirty miles in upon the morning train, and out the thirty miles in the afternoon. For the outbound trip he was to designate the train by telephone, and the car was to be ready. The matter of cost formed absolutely no object.

The matter of revenue, on the other hand, formed no object to the railroad. He was informed that it would not tangle its suburban service at any cost. It stuck resolutely to its rule of no private cars on suburban trains, and called the young man's attention to the excellence of its regular service.

"I'm not complaining, really," was his languid reply, "only the governor's put me to work—as a clerk downtown in wholesale dry-goods—and I wanted the car so I could get a drink on the train."

The railroad people remembered an occasion when a woman had refused to be separated from her dog on a trip from New York to Boston, and had hired a private car for the trip rather than lose her point; but they only ranked her second to the man who wanted to pay for a private-car haul twice a day to get his drinks.

There is a form of private-car service that is admitted to the ranks of the suburbanites. Commuters have a disease of their own, with symptoms decidedly different from those of the private-car mania, which deserves a treatise of its own. Still, a man may battle with both ailments at one and the same time, and so you can see private cars, club cars, association cars, as the case may be, on different roads. These cars are run in varying fashions—in some cases the railroad exacting individual monthly charges, in addition to the commutation fares; and in others, the club renting from the railroad at a lump sum and making its own assessments. But the object is the same—the granting of a comfortable exclusiveness to a group of suburbanites who can afford to pay the price. Some of these cars make fairly long swings—from New York down to Southampton on the sand dunes, back to Tuxedo, or the mountainous northern Jersey country and to Lakewood; from Philadelphia over to Atlantic City, and the like. No common souls may profane their precincts—no exclusive club could be more chary of its guests. As to the diversions: Porters are porters, and a porter properly subsidized is a sphinx. So only rumors may come to the rest of the train, through some plebeian brakeman or nosey conductor, of the good stakes that are being played for in the private car forward. A man's private car is more than his castle; he can do as he durn pleases within it, as long as he does not upset any of the operating arrangements of the railroads.

Sometimes the commuter's private-car mania becomes of that most violent type—the special-train form of the disease. In many of the great railroad terminals of the country elaborate passenger trains arrive and depart unheralded. They are given place on the working time-tables of the road, but are not even noticed in the printed

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THE DINERS-OUT

By Jesse Lynch Williams

ILLUSTRATED BY LESTER RALPH

IRVING LAWTON and Horace Beck, the two men Sylvia was inviting to meet her country cousins at dinner, were dashing young bachelors in great demand. One was long and thin and made dry, humorous observations. The other was short and cherubic and laughed at them. So they were handy to have about the place, both for town and country use.

Irving and Horace liked being of use to their friends. They were the sort of gay and smiling bachelors, chiefly infesting our cities, who believe it more blessed to give than to receive, and seem ever ready to let their married friends have all the blessings, thus disproving the charge of selfishness in bachelors. Hospitality is too sacred a thing to regard as a mere matter of barter and exchange, of give and take for value received. Irving and Horace were above any such sordid view. Well, since plenty of their married friends were, too, these sprightly young bachelors fared comfortably. They dined out so often that they saved money enough on meals to pay the dues at several clubs which certain of their married hosts could not afford. They had no stable of their own, but they rode thoroughbreds at week-end parties, supplying their own riding breeches. They possessed no automobiles, but they often drove their friends' cars, talking the language fluently. They owned no yachts, but on the annual cruise of the New York Yacht Club there they were, cutting capers upon the deck. They had no wives, but enjoyed the society of other men's, sometimes proving more amusing companions than knit-browed husbands who worked more or less hard to pay for all this. In short, Irving and Horace lapped the cream of life without doing any of the milking, and yet some people wonder why bachelors don't marry.

"Marry!" as Irving said one day to the delectable and important Mrs. H. Harrison Wells. "My dear lady, my income wouldn't pay for your hats. I can't think of marriage."

Then Horace, the fat, comfortable one, added broad-mindedly as he lit one of Harry Wells' famous cigars: "There is nothing I'd like better than to have a charming wife like you, and a spacious country-seat like this, and keep it well filled with guests. But when you are poor what is a fellow to do?"

Some men mope and moan about it and feel sorry for themselves. That is foolish. The right thing to do is to bear up and make the best of it, like Horace and Irving. They played the man. Time and again the Burgundy was not warm enough, but they never uttered a word of complaint, draining several glasses in tactful silence. If their host failed to send the car down to the station to meet them they philosophically hired a public conveyance, no matter how badly it smelled, and drove up, smiling. When the girls the hostess had invited to amuse them were not bright nor good-looking they did not avoid them pointedly, as some men do, but graciously talked to them now and then, and quite forgave their hostess—if she wouldn't do it again.

"It's Pete Cunningham," Called Horace to Irving. "Quick! What'll I Say?"

Irving, the tall one, was quite distinguished-looking and had a mustache that turned up at the corners. This went well with his way of saying "Aw, aw," when he began his humorous observations, in a voice that went high up in the scale and slid down again delightfully. The ladies told him he looked and talked exactly like an English Guardsman. He came from Martinsville, Ohio.

Horace was of an old New York family—the Becks. Strangely enough, he was not so aristocratic in appearance, manner or tastes as his roommate; but when your great-grandfather has smoked a pipe on the stoop of his shop in Wall Street every evening for years and years in his shirt-sleeves you are not obliged to show how fine you are. It goes without saying. Sometimes, to be sure, Horace tried to bow and talk like Irving, but it didn't seem to go with his face and figure. Besides, Irving did not like it.

Irving was a literary man. Horace was literary, too—that is, he had a job in a publisher's office; but he was literary all the same. He wrote the advertisements of Irving's stories, showing how trenchant, gripping and full of red corpuscles they were. It is much harder to advertise books than to write them.

Irving wrote lovely stories. They were about perfectly beautiful New York girls, who invariably lived on the most expensive part of the Avenue and always kept broughams or limousines waiting outside, whether mother or any of the other girls might want to use them or not. But then, to be sure, each member of the family, doubtless, had at least one apiece. The men in Irving's stories were fine fellows, too. They always had clean limbs—"well-groomed, clean-limbed American manhood." They also had silk socks to put upon the limbs, and valets to keep the limbs clean. All of which helped them to do noble deeds for the beautiful girls in that quiet, offhand manner so characteristic of our American aristocracy. These stories, which would have given the aristocracy quite an uplift if they had only read them, made not a little stir out in Martinsville, where every one read them.

Irving made something of a stir himself when he went back home on holidays. The boys hadn't yet learned to

wear their mustaches that way in Martinsville. Perhaps they were jealous. The girls, too, smiled a little behind Irving's back and wondered how long it had taken him to learn to talk that way; but they flocked about him, all the same, and smiled very differently to his face. Women are so much kinder than men.

II

IT WAS two of these very girls that Sylvia Cunningham had invited the popular pair to meet at dinner on the eighth. She thought it would be nice for them to see one another and talk over old times. Besides, the bachelors had been classmates of Peter Cunningham's at college, and though Sylvia found most of her husband's dear old classmates dear old bores, he seemed to like to have them around, and, therefore, she pretended to like it, too, as became a dutiful wife.

The recently married Cunninghams were not much like the people in Irving's stories. They were more like the people who bought them. They did not live on the fashionable part of the Avenue, or on the Avenue at all. There were no expensive vehicles waiting before the door, not even baby-carriages—as yet—which also involve a good deal of expense. And yet, though not rich or fashionable, they were "nice" and came of "good people" on both sides. They seemed to have no social ambitions. Such things are known to happen, even in New York. They enjoyed meeting their friends, chiefly family friends and relatives, but that was because it meant a pleasant time, not because it would get them somewhere. They even enjoyed visits from their country cousins. Some of the nicest New Yorkers have country cousins, it is said. Sylvia was very fond of hers, and even of some of Peter's.

They loved Sylvia, too, though it must be confessed they were rather perplexed by her choice of a "little home" when they came to see her in her "new life." Instead of choosing a flat in a fashionable apartment-house more or less near the Avenue, with an imposing entrance downstairs, containing appropriately dressed diplomats and other expensive furniture, the Cunninghams had taken a house, a small stone house away up near the end of Manhattan Island, miles away from everybody. It was a quaint old house, and went well with their doggedly Colonial, wedding-present furniture. It had a grassplot in front and a small garden in the rear—luxuries not common in New York. Sylvia loved it and raised violets. "Those who don't care enough for us to come this far to see us needn't come," said Sylvia, picking violets.

Peter was a business man, and worked so hard at sordid trade that he had been able to marry Sylvia when quite young. He felt sorry for such of his old friends as were not married, but he tried not to show it. Nevertheless, he could not help feeling proud of his pretty wife and of his achievement in winning and paying for her, though he tactfully avoided all reference to such matters in the presence of poor old bachelors like Irving and Horace, just as, in former times at college when he became popular and important, he had not let it make the slightest difference. Of recent years he had not seen much of his old pals, Irving and Horace. They did not come down to the marts of commerce. He was aware that they had become social butterflies, but he did not criticise them for that. It was perfectly natural for those who have not yet attained the real things of life to console themselves, meanwhile, with artificial things. He had once been a bachelor himself. He had strolled through Vanity Fair and come out upon the other side, mellow and benevolent.

The premature unworldliness of the happily married is a dreadful handicap to success.

III

"BUT I tell you we've got to go up there some time!" said Horace to Irving, who seemed annoyed at Sylvia's invitation.

"We've always got out of it before," said Irving.

"But we owe it to poor old Pete! He needs us; he needs stirring up."

Now, if Horace had been selfish, as bachelors too often are represented to be, he would not have let friendship stand in the way of his own comfort, not even when an old friend is too much married and needs stirring up. They are much misunderstood.

"Pete's a dear old dub," Irving admitted, "and his wife seems to be a nice little thing, though she doesn't interest me; but it's such an awful distance to go for dinner!" There are limits to the sacrifices one can make, even in friendship.

"How about those girls from Martinsville, 'O.'?" asked Horace Beck, smiling. "Don't they interest you?"

"They are good-looking girls," answered Irving loyally; "you'd be surprised to see how smart they are—they've lived abroad and all that—but I haven't seen anything of them for years and years. I scarcely know them now," he added, twisting up his mustache. "Besides, they'll want to talk literature to me, and you know how I hate intellectual women." It was a perfectly natural distaste. When you have been making literature all day you want to get away from it at nightfall, just as the

Mrs. H Harrison Wells Also Was Giving a Dinner That Evening

poor, tired business man, when he goes to the theater, prefers chorus girls to mere muckraking or problem plays.

Now some people, when they receive an invitation they do not care to accept, simply decline it forthwith, saying: "Another engagement." Irving and Horace were more honest. They always waited for the other engagement first, or, if no more attractive invitation turned up, they accepted, with apologies for their unavoidable delay.

This time, although they patiently waited five days, nothing had turned up except a subscription dance—tickets, five dollars—and a charity concert—admission, three dollars, programs extra—and these causes did not seem to interest them. Honest poverty is no disgrace. Charity should begin at home.

"Why don't they answer!" Sylvia was saying. "But it's just like bachelors," she went on; "they never think of any one's comfort or convenience but their own. Do you realize that we have invited those dear old classmates of yours to dine with us three times, and that they've never so much as asked me to their rooms for tea, as other bachelors do? I don't believe they've even had you at the club as their guest, though others do that, too."

Loyal Peter considered this unworthy of his wife. "You know perfectly well," he said, looking hurt, "that they cannot afford to entertain."

"Dear me!" laughed Sylvia. "I don't expect them to return my invitations, merely to accept them—or, if they don't care to do that, to decline them, so I can fill their places. But they won't even do that—until it suits their convenience. They complacently take it for granted that we are so crazy to have them that we'll meekly put up with any kind of treatment and think it quite picturesque and interesting—so gay and dashing!"

"Then why do you invite them? They don't ask you to." Peter was becoming indignant, possibly because he, too, was provoked. Wives have a dreadful way of poisoning innocent husbands' minds.

Now Sylvia might truthfully have replied, "Because you begged me to, dearest!" but she was too clever for that. "Simply because hostesses must have some one to amuse the girls," she said, and generically this was even more truthful. "But the joke of it is that bachelors, even the best, believe that girls are invited to amuse them! You see, dear, all the nicest men are married, so we have to put up with what's left. Consequently, the left-overs are invited about so much that they get it fixed in their silly, conceited heads that they are fascinating. It's only that they are bachelors—unattached nonentities, hangers-on, parasites, fillers-up of vacant places—the chorus in the comic opera of society. How I'd like to show them what we really think of them!"

"Oh, they'll learn their place fast enough," said Peter after a thoughtful pause, "when they're married."

Sylvia did not like that at all, so she showed Peter his place by ordering him to the telephone. "Tell them I must know at once," she said, adding to herself: "But men like them never marry. That's the worst of it!"

"I wonder if you received a note from my wife the other day?" began Peter pleasantly, over the telephone. "We thought it might have gone astray."

"Oh, yes! Yes, we got it—yes, indeed!" answered Horace, turning on enthusiasm. "Isn't it odd?—we were just on the point of writing—just this minute—must have been telepathy!"

"I see," interpolated Peter. "Well, I hope we can count upon you, because——"

"But we had a tentative engagement for that evening," Horace went on, sparring for time and beckoning wildly for his roommate—who, being a lazy literary man, was just awake. Peter had elected to call them up—and down—at their fascinating bachelor quarters in an old-fashioned part of town with a delightful Bohemian atmosphere—"a tentative engagement for that evening," continued Horace glibly; "we've been trying to get out of it. You know, one doesn't like to decline invitations to your house unless one is compelled to, and we've always had such hard luck before, you know——"

"Tell them," whispered Sylvia at Peter's elbow, "that I can't wait any longer."

"It's Pete Cunningham," called Horace to Irving. "Quick! what'll I say?"

"But are you coming?" asked Peter.

"We certainly are!" answered Horace, who was rattled, but apparently more enthusiastic than ever. "It will be perfectly bully. Thank you ever so much. Thursday evening." Then, turning to Irving, who had begun violently to shake his sleepy head: "Well, what could I do? They had me with my back against the wall. Now, if you only got out of bed at a decent hour you could attend to these things yourself." Roommates sometimes address each other thus in private, though you'd never suspect it of this pair, to see them laughing at each other's stories in public.

"Do you want to go away up there on a crowded Harlem train, and eat a dinner cooked by an Irish Biddy and talk about Henry James' style to a couple of strenuous females?" asked Irving, yawning. He was detaching the interesting appliance which held his mustaches erect while asleep. "Do you want to sit around in a stuffy little 'parlor' and admire the wedding presents?" he went on, becoming more and more eloquently awake. "Do you want to watch poor old Pete Cunningham fetch and carry for his wife, like a well-trained dog, and wag his tail and look proud of himself for it? Do you want to watch them hold hands before everybody, and worry about each other's health, and say: 'Aren't you in a draft, dearest?' Do you want to waste a perfectly good evening on that sort of thing?"

"No," laughed Horace, who admired his roommate's style more than Henry James'—"No, I don't; but we've got to now, whether we want to or not. So we may as well make the best of it." He was a philosopher.

Now, Sylvia knew something about dinners, even though she belonged to no clubs. And she knew something about men, even though she was "a nice little thing." She knew, for instance, that certain of Peter's friends were not so envious of his happy lot as he beamingly supposed. But she did not mean to let him know that if she could help it. She was of the inferior sex.

When she first met them Sylvia had not tried very hard to please the fastidious pair; perhaps because they seemed pleased enough already with themselves. Being a bride, she had wanted them to talk about what a wonderful fellow Peter was, as friends of the groom should always do. But, perhaps, they in turn believed she knew that already, and, being very young bachelors, they preferred to show what wonderful fellows they were themselves, which did not interest her.

Now, however, she was no longer a bride basking in self-satisfied bliss and a beautiful trousseau. She was a wideawake wife, with a helplessly devoted husband to look out for. Perhaps the bachelors' slights had awakened her; more likely, Peter's unexpected slur on marriage—the first he had ever uttered. At any rate, this dinner was not to show off the happiness of their new life in their little home—after all, a vulgar exposure to bachelors, even when interesting—but the cleverness and charm of their distinguished friends, and to prove what a pleasant evening they could have at the Cunninghams'.

She made Peter drop in at the club for a brace of the bachelors' favorite vintage of Burgundy. "And carry the bottles all the way home yourself, please, dear, as carefully as if they were twins." The wine was not to be shaken into unrecognizability. She bought a copy of Irving's new book. She placed it upon the drawing-room table—but not too conspicuously. She took pains to cut all the leaves, a precaution well-meaning hostesses should never omit. She looked up Horace's "fall list," appropriately printed in eighteenth-century type; she learned all the titles by heart. If occasion arose she could say: "I know how you hate to talk shop, but——"

As for the cousins, she knew they would play the game without coaching from the side lines, having been carefully trained for the purpose of pleasing bachelors since earliest infancy. So, reminding herself to smile when Irving was funny, to be thrilled when Horace played his tricks with coins, and even to appear impressed at the carefully casual references they both would make to the great Mrs. H. Harrison Wells as "Mrs. Harry"—with all these preparations, such as she used to make for all men before she got one of her own and fell out of practice—Sylvia expected her little dinner to establish relations upon a new basis as well as give her cousins a perfectly lovely time.

IV

IT WAS an eminently delicious dinner which now at last was ready to be announced. The candles in the old-fashioned candlesticks were lighted. The wedding silver, still new-looking, was waiting in bright expectancy. The cousins had hooked each other up in the back, and Peter had hooked Sylvia up in the back, and they, too, were waiting in bright expectancy before a welcoming fire. Some other guests arrived, entered smilingly, began talking in the vague, amiable manner of people waiting for dinner—and kept on waiting and becoming more vague for fifteen minutes. The bachelors were late.

"Cars blocked again," thought Peter.

"The dinner will be ruined," thought Sylvia.

"I don't believe he'll come at all," thought the cousins. They enjoyed laughing about Irving's conceit and affectations, but, all the same, they were in a flutter over seeing the celebrity, and, perhaps, they would boast about it in Martinsville. Only, they would do it in the form of new stories about his dreadful habit of bragging.

"Aren't you all starved?" asked Sylvia, rising.

"Oh, give them five minutes more," pleaded Peter, glancing nervously at the clock—wedding present from Cousin George.

"I'm going to investigate," said his wife, and stepped out to the telephone in the hall, the others all listening attentively with the uninterested expression of those pretending to do nothing of the sort.

According to the boy answering in the apartment-house the two gentlemen had gone out ten minutes before, dressed apparently for dinner.

"Ah, simply mistook the hour," said Peter, brightening.

"The absentmindedness of genius," said one of the hungry guests; and the others laughed, especially the cousins.

"Those fellows are much given to dining out," explained Peter loyally; "usually, it's at a later hour than ours. Wait just a little longer, dear."

"We might as well," said Sylvia, sinking into a chair; "the dinner is done to death, anyway—and it was such a good one!"

Half an hour later Mr. and Mrs. Peter Cunningham, their cousins from the country and the other guests sat down—not to a delicious dinner, but a warmed-over meal. It was as stiff as their conversation had long since become. The gay bachelors did not turn up at all.

It so happened that when the last guest had said good-night, telling Sylvia what a perfectly delightful evening it had been—though they all left early—Sylvia walked over to the table, picked up Irving's book with its delightful picture of a girl upon the cover, both wealthy and beautiful, and buried it at the fire now smouldering and discouraged; an act which the cousins applauded and Peter thought entrancing, though, being an orderly chap, he picked the book up again. "Ah!" she exclaimed, her eye suddenly caught by something in the evening paper upon which the book had been carefully placed. "This explains it all," she said to herself. An item in that most important portion of the day's history of civilization known as the society column acquainted the world with the fact that Mrs. H. Harrison Wells also was giving a dinner that evening.

"What's the matter?" asked Peter. "Where are you going?"

"I'm going to find out," said Sylvia, stepping resolutely to the telephone once more.

"Find out what?"

But she was busy giving a number. Presently the others heard her inquire: "Could you tell me if Mr. Irving Lawton and Mr. Horace Beck are there?"

The Wellses had almost as many men-servants in their house as Irving had in his stories. "Yes, Madam," answered one of them; "but the gentlemen are still smoking."

"Then please don't disturb them," said Sylvia considerately, and hung up the receiver.

"Your two dear old classmates," she announced icily, approaching her husband, "are dining at Mrs. Wells'. They were asked to fill a couple of places at the last moment, I suppose. They couldn't resist."

There was a short silence, then, "The insufferable snobs!" broke out Peter, amazed, aroused, furious at last. "That's the last time they'll ever be invited to my house." He had quite the Head of the House manner. The three girls were thrilled by it. Women love it.

"Is that Mrs. H. Harrison Wells?" presently asked one of the cousins. "Why, we know her. We all became great friends in Florence last winter. She said she didn't know you, dear, but she wants us to bring you to call."

"My wife will do nothing of the sort," snorted Peter, again the manner, quite magnificent.

"Very kind, but I really couldn't think of it," Sylvia began, then stopped, smiled as an idea took shape, and added: "Yes, I will. We'll go tomorrow!"

V

A NOTE, by special delivery, in Irving's distinguished hand, was brought in to Sylvia at the luncheon-table the next day. It began thus: "We have just discovered our egregious blunder of last evening, and are covered with confusion this morning. Can you ever forgive us! Somehow, we got it into our stupid heads that your dinner was *next* Thursday—another reason for our delay in replying. During the season so many invitations are sent out so long in advance, you know . . ."

"Mrs. Wells', for instance," commented Sylvia, reading aloud to the cousins. "But it's dear of him to teach me how to behave, all the same."

". . . That seems to be the only way I can account for marking your dinner a week late on our engagement calendar by the bureau. I am always doing these unaccountable things—I don't know why. . . ."

"Artistic temperament," suggested one of the cousins.

"It's a bad habit," said Sylvia, with a reflective glow in her eyes; "before I get through with him I may break it."

Now, it is always well to be circumstantial in these matters, and when a bachelor plants his evidence in his bedroom it can hardly be questioned. But it isn't safe to protest too much. Irving was a fiction writer and loved his work. His graceful note went on at some length to express how sincerely they hoped for "another chance some time to redeem ourselves."

"Who knows?" said Sylvia, smiling; "he may get it."

Earlier in the day, when the cousins notified Mrs. Wells by telephone that they were in town, the great lady interrupted them with an expression of pleasure and proceeded at once to ask if she might not come to see them and their hostess that very afternoon, as she had promised to go on the morrow to the country for a few days. It was so arranged. She came.

Though the grand ladies in Irving's books were not given to taking tea in houses above the end of the Park, this one did not seem to feel very badly about it, especially as the tea was good and the house quite charming. "How did you ever find it—how did you think of it?" she asked Sylvia, admiring her independence as well as her violets. Mrs. Wells had a good many violets but not much scope for independence in her life. These young people interested her.

Despite Sylvia's prejudices against her—not solely due to Irving's innocent prattle—the great Mrs. Wells proved a most engaging person, not merely an impressive personage. Despite the blare of newspaper fame and even the crime of being a social leader, she had the low voice and simple manners of several generations of breeding—in short, she was quite as nice a little thing as Sylvia herself. It sometimes happens so, even in New York, regrettable as it is to acknowledge it.

Now, Sylvia was not only a nice little thing, but a proud little thing, and heretofore she had never permitted any one to "take her up." This time, however, she was not only willing, but desirous. Yet she quietly played up her cousins and said nothing whatever about her more important family connections—the mildest form of snobbishness, but the commonest.

Perhaps Irving would have been more surprised than Sylvia was to hear his friend, "Mrs. Harry," say, upon arising to go: "I hope you can spare me an evening before your cousins leave. Mr. Wells must see them, and I'd so like to know your husband."

"How kind of you," said Sylvia, quite as if she had not expected it. "We have next Thursday free."

"Why Thursday?" wondered the cousins, who knew of several other unfilled dates.

"Let me see—that's opera night. But would you mind an early dinner and hurrying off to hear Mary Garden afterward?"

None of the three girls minded, it seemed, and the engagement was made. "Now, do suggest some nice men to meet your cousins—men they would really like to have."

"Dear me! This will make it still more effective," thought Sylvia as she replied innocently: "Well, there's Irving Lawton; he comes from the same part of Ohio. And I'm sure they'd love to know his great friend, Horace Beck, wouldn't you, dear?" And she pinched the shoulder of the cousin about whom her arm rested.

"Ever so much," said that cousin, while the other one smiled vaguely.

Only for a fraction of a second did Mrs. Wells hesitate. Perhaps she was tiring of the facetious youngsters. Perhaps she would tire of Sylvia soon. Then she answered graciously: "I'll ask them at once."

Sylvia stepped out to the door with her caller. "But please don't let them know we are to be there," she whispered, smiling mysteriously. "I want to give them a surprise."

Mrs. Wells scented a situation. "I won't tell." She liked situations.

(Concluded on Page 30)

"We Have Just Discovered Our Egregious Blunder and We are Covered With Confusion"

THE ANARCHIST

By Richard Washburn Child

ILLUSTRATED BY MAY WILSON PRESTON

"'He'd Better Not Laugh, fer I Ain't Afraid of Him'"

THE time clock, on which were registered the going and coming of the workers, stood at the foot of the factory stairs. On each side of the dial was a row of holders into which long cards had been slipped, each one bearing the name of the employee and indicating the little knob he or she was required to press for the purpose of this registry.

Jim Hands, the foreman of the upper-leather room, took off his hat as he stood before the inexorable machine. He smoothed his thin gray hair with the palm of a calloused hand, and with a pipestem counted down one column.

"Emanuel Peyol," he read off to himself. "Bernard Fichet, Gustave Umbach, Louis Ochs, Henry Blanc, Edward Fichet, Henry L'Homme—them is Canucks—Petro Cañero, John Pappadea, N. Demaroussis—how can anybody tell what they is? Jake Kroskroff, L. Pasapolis, S. Dominitz. Well, you'd never believe it was America, anyhow. A few years ago these fellers, who is now so plenty with us, could have gone with a circus an' we would have paid extra to see 'em an' thought we was gettin' good value in a Congress of Nations. By-an'-by, this new bunch will be payin' their money to see what's left of us."

"Who's us?" said Joe Bent, the foreman of the packing-room. "You must mean the Irish."

"I include 'em," returned Jim, whose father had "come over," "fer they never eat garlic. Besides, what is it the papers say? They is assimilated."

He started toward the factory door; behind him there sounded the squeak of belts on shafting, for the turbine was being shut down. From behind, too, came the half-pungent, half-sweet odor of sole leather; but at the door the sharpening air of dusk held back the smell of the day's work from him who was leaving for home, for the evening lamp and a new night. Jim buttoned up his coat slowly and, leaning with one elbow on a window ledge, he pointed down toward the knot of cottages where lived the Finnish colony of workers.

"They get assimilated easy," said he, proud of his new word and evidently applying its meaning to all foreigners. "It beats all. Fer instance, there was Maggie Geil, an'—say! Great guns! There was Pete Eliopolo, the Greek! I have to laugh when I think of him, fer it was a wild night when he got treated fer his troubles.

"It would have been worth yer while to have seen him, anyhow. He looked something like an opera singer an' somethin' like a man who'd bite yer dog.

"I remember that the first time I met him comin' up the stairs I reached fer the brick they use to keep the stitchin'-room door open. He was the fiercest-lookin' feller I ever seen—barrin' them with a toothache—a big-chested feller, with hair as black as the wing of a bird, an' a mustache broader than my thumb an' turned up an' curvin' into points that was too sharp fer a fly to sit on.

"He was a stranger to me. I'd never seen him before an' I had no idea he'd been hired to run the heelin' machine. So I says to him, 'What is it that yer want?'

"With that he started off with his hands, like them fellers do when they talk; an' his eyes rolls around under them black eyebrows, an' he beats on his collar-bones with his hands an' walks toward me an' falls back an' shows his teeth an' stamps his feet. An' all this time he was payin' out a strip of near-English that sounded like a dog barkin' in a boiler shop.

"'What is yer sayin'?' says I. 'Do you want a fight or a drink of water?' I says.

"He stood off an' looks at me as if he was sorry my grandfather hadn't died in the cradle. I seen he thought that he had said the whole business in a way that anybody with sense could have understood by what could be seen of his talk, to say nothin' of what could be heard of it. But he was perlite, like all them dark people, an' he smiles full of scorn fer me.

"'Excuse,' says he, 'I want to see Mr. Joline—man which is boss of lastin'-room,' he says. 'I am Eliopolo,' he says, talkin' in his queer way. 'You do not know, eh? Eliopolo—Eliopolo—Eliopolo! Please excuse.'

"'Oh, that's all right,' says I, noticin' the shinin' celluloid collar he wore on his thick neck. 'You need say no more,' I says, fer I hoped he would not. 'Ben Joline is down one flight,' I says, 'an' turn ter yer left,' I says.

"An' off he went, stampin' down the stairs with his head stuck up in the air; an' I guess I must have forgotten him, fer a week later when Ben Joline spoke his name to me I had to think twice to put it on the right face.

"Ben, as well you know, was a bit of an ugly customer himself, who had many a long year as boss of longshoremen in Chicago, where half the time a man must give his orders an' reach fer a stick of wood afterward. He was a feller with a big voice an' shoulders, an' meat on 'em in cattle-size chunks, an', as I say, he come up to my room that day. I remember it was a Saturday, an' the hands had got the afternoon, there bein' a ball game with the Merchantsville team.

"'Jim,' he says, leanin' on the big elevator gate, 'I got a new man on the heelin' machine who's a whale!' he says. 'He's Eliopolo, an' a Greek,' he says, 'an' whatcher think was his last job before he came to this country four years ago?' he says. 'Don't guess,' he says, 'twill hurt yer mind. An', anyhow,' he says, 'I'm goin' to tell yer. He was an executioneer!' says he.

"'A hangman!' says I.

"'What's the matter with you?' he yells. 'A hangman! A hangman ain't anythin'. I knew a hangman in Marion County jail, named Archie McCune. There ain't any class to a hangman. This is an executioneer! Executioneer means a man who cuts off heads. If the head don't come off he ain't one. My man worked fer a king. That's gettin' high up. He worked fer the king of some country up the line after yer leave Greece. An' he had a steady job of it.'

"'Did he get wages,' says I, 'or was he on piecework?'

"'Don't laugh,' he says, 'it's all straight. Eliopolo has showed me his papers that the king gave him along with the silver-mounted axe. An' I've got 'em here an' come up to show 'em to yer.'

"With that he pulls out a paper that was dirty outside, but inside was printed in black an' red an' had them scrolls an' sealin' wax an' all such business on it, an' you could tell in a minute it was all right, although the printin' on it looked a whole lot more like music than words.

"But though Ben was a rough feller I seen he was terrible proud of havin' a new man like the Greek, an' just to get him mad I pertended to laugh, an' I says: 'Have yer read it?' I says.

"'Read it?' says he. 'You're crazy with the heat,' he says. 'It even hurts my eyes to look at it,' he says.

"'An' did the king fire him?' I asks.

"'No,' says Ben, droppin' his voice as much as he could, 'he quit on his own account. He explained that to me. He'd been enforcin' the law, an' so he quit!'

"'Quit fer what?' I says.

"'Ter be an arnachist!' says he.

"'Them is bad folks,' I says, 'an' he's a big feller,' I says, 'an' probably carries a knife. When men give yer any back talk, Ben,' I says, 'tis like yer to give 'em a clout on the mouth. But with this feller,' I says, 'if yer goin' to hit him at all you'd best crawl up behind him with a brick in a stockin',' I says.

"An' I guess the men in the factory took the same notion, fer everybody kinder shied off from Eliopolo an' left him pretty much alone. Them foreigners is kinder uncertain, an' it didn't give nobody much encouragement to see the big Greek go out when the whistle blowed an' stand up by the factory door an' push back his black hair so's you could see a big scar on his forehead that Ben said he'd got fightin' with Turks in some war. He'd roll his eyes, too, an' pull at them fish-hook mustaches of his, strikin' them attitudes as if he was goin' to sing. Only a few fellers dared to speak to him, an' they told the others of what he'd said about how where he come from there was always trouble with the Russians or Turks an' how the men wore skirts up to their knees; an' all the time he was tellin' them he'd beat on his chest an' wave his hands an' choke an' get red in the face like one of them suffragettes you read about in the papers. But, of course, he weren't much different that way from all them Spaniards an' Armenians an' them people—fer any one of 'em would break up the furniture askin' yer the time of day. An' if they get so excited about the weather or buyin' a box of cigarettes I've often wondered what happens to 'em when the house gets on fire or they fall into the river.

"It was some time before I got a chance to hear this Eliopolo talk; an' I remember it was when we was rushin' orders an' workin' nights to keep the goods goin' out fast enough, an' I went down into the lastin'-room. While I was waitin' fer Ben Joline to get through with some feller he was talkin' to I walks around an' finds Eliopolo sittin' on a packin'-box, waitin' fer some more work to come through. He was lookin' unhappy, like a feller who's got number sixty-seven an' sixty-nine in a lottery an' number sixty-eight is the winner.

"'Well, Pete,' I says, 'how do yer like it up here?'

"'Gooda,' he says, foldin' his arms. 'Make gooda money an' the woman makes gooda money, too, sellin' da fruit. New York not so gooda, but more peoples. Up here I no make what you call 'em—friends.'

"'Lonesome?' says I. 'That's it, eh?'

"With that he nodded his head, an' I seen the feller had only his wife to talk to, evenin's, an' all day long she useter be in the little candy, fruit an' ice-cream shop under the tintype gallery on the corner of Pratt Street. I remember many a time I'd walk by there an' she'd always be there sittin' in a rockin'-chair, fat an' spread out—like a dumplin' soaked with gravy—an' knittin'. I useter think that it was a whale the way these foreigners all gets to work, young an' old, an' take some vacant store where nobody else could make money an' be on the job twenty-four hours a day, an' sell what stuff they could and live on the rest. But I never thought, as I was passin' by, that it must be fierce fer a woman—this Mrs. Eliopolo—to have nobody to talk to about clothes or what was goin' on with the neighbors. It's funny how people don't think of them things. An' I guess she was lonesome, too!

"'You're an arnachist, ain't you?' I says then.

"He nodded his head. 'You believe there oughter be no laws?' I says, an' he nodded again.

"'Well,' says I, 'you want a law passed sayin' there won't be any more laws.'

"'No! no! no!' says he. No law passed!'

"'Then how can you get rid of laws,' says I, 'without passin' a law to get rid of 'em?' I says. 'If yer don't get the legislature to wipe 'em out they'll still be there,' says I.

"He seemed to be tryin' to think about this an' rubbed the scar on his forehead with his finger, an' finally he give it up an' says: 'You no understand.'

"An' with that he went on to tell me of how, in the old country, he'd written some letters to another arnachist who'd come down from Russia, an' how the police had got 'em, an' how he had to get taken out of his country in a ox team, hidden under a load of firewood; an' how he'd loaned most of the money he'd saved to another arnachist by the name of Michael somebody—though the last name weren't Irish—an' never got none of it back except a sheep his wife stole from Mike's father; an' how he went to Paris an' got enough money to send fer his wife an' then come over to America. An' by the time he was through tellin' me his eyes was poppin' out of his head an' the sweat was rollin' down his face. I never seen a feller who'd take so much trouble to talk! An' everythin' he told was meant to show what a big feller he was—the kind of feller who might pull off yer leg an' beat yer to death with it.

"Anyhow, it weren't long after this that he began to act like a real arnachist. I know very well what started him off, an' it was the sheriff—old Tom Perkins—the one who useter be town policeman an' sing in one of the Protestant churches fer a dollar an' a quarter every Sunday. The reason I know about it was because I was there when it happened.

"I can remember it was noontime, an' my Annie had sent down word to me by little Jawn to bring her some washin' soap, an' I fergot it, of course, goin' through the village an' stoppin' to watch the big snow-roller the town had bought to pack down the sleighin'. So it weren't till I got up to Pratt Street that I thought of it, an' then I had to go into Eliopolo's place.

"The door had a bell on it that rings when you push it open an' calls 'em out into the store if they was eatin'dinner behind the partition where they had the beds an' a cookstove. But they didn't come out front right off, an' when I looked around at the winder lettin' out into the lane that runs down to Henry Colby's blacksmith shop I seen somebody peepin' in. I just caught sight of the top of the face with beady eyes an' bulgin' forehead an' the coonskin hat an' the place where the breath was left against the glass, an' I watched to see who it was; an' then I seen it was the sheriff, an' he had come round to the front of the store an' was comin' in, openin' the door soft as if he didn't want to be heard. He'd got it open about six inches that way when the catch loosened on the bell an' she went off—Clang!

"I was glad, because Tom Perkins, ever since he got elected, thinks a sheriff's just the same as a Pinkerton and plain-clothes man, an' he's always sneakin' around an' seems to like it. An' one night he fell through a scuttle-hole into the cellar of a barn when he was layin' fer a man he had a warrant against.

"'Darn it,' says Tom, 'where's the Greek feller? Has he got away?' he says, kinder mysterious.

"'He's choppin' wood out back there,' says I. 'I can hear the noise. How's that for a clew?' says I, jokin'.

"'I want to catch him,' says the sheriff. 'He bought a lot of California fruit from somebody in New York an' it was bad. He says he won't pay fer it, an' I've got an attachment,' says he, holdin' up a paper, 'that Lawyer Bradford give me to serve,' he says.

"'Yer badly mistaken,' says I, 'fer when you catch this feller you'll be wishin' you could let him go,' I says. 'Did you know,' I says, 'that this feller useter be an executioneer, cuttin' off the heads fer the king of whatever the name is?'

"'You don't say!' says Tom, lookin' scared

"'Yes,' says I, 'an' he's an arnachist!'

"'He is?' says he, lookin' behind him. 'Well, that's nothin' to me,' says he. 'Duty is duty,' he says. 'If he draws a knife,' he says, 'the law allows me to call on you fer help,' he says. 'I think he's comin' now,' he says. An' he sticks out his chest an' takes a look behind him to be sure where the door is

"The minute Eliopolo took a look at the sheriff I seen the big Greek knew what Tom had come for. An' he pushes back his hair an' rubs his scar an' puffs up his cheeks.

"'Ha! ha! ha!' says he, an' he snaps his fingers.

"'What's he laughin' fer?' says the sheriff to me in a whisper, an' shakin'.

"'He's laughin' scornful,' says I.

"'Oh, he is, is he?' says Tom, watchin' the Greek, who was rollin' his eyes an' walkin' up an' down. 'Well, he'd better not laugh,' says he, 'fer I ain't afraid of him,' says he. 'I'll send Jerry Thomas, the town policeman, to serve this paper. He can't bluff me with his talk.'

"'He ain't said a word,' I whispers to Tom, watchin' him backin' out of the door, 'nor you, neither.'

"'Huh!' says he. 'I ain't goin' to let him draw me into no argument,' he says; an' out he goes with his cap pulled down around his ears.

"'There is law!' says the Greek, wavin' his arms. 'Pooh! Puff!' he says.

"'How is it?' he says. 'I will tell you. I orders from New York fifteen crates of peaches an' Japan plums. They come. I picked out one, two, three—all, all rot! I write Hartridge & Berry, what is commission dealer. They say railroad must pay. I write railroad. They say Hartridge & Berry must pay. I write peaches is rot, da plums no gooda; what to do? For da answer I get da what yer call him—bill. By-an'-by Meester Bradford say I must pay. Da railroad wanta bring me to da court for da freight. Hartridge & Berry wanta da money for peaches. Bradford wanta da more money for own expenses. I say to him here are da peaches an' da plums—in da alley in da crates. They is pretty, eh, I ask please. Now they make me go to court, Meester Bradford say, an' give me paper an' then cannot anything be sold out da store. There is it, da law! By Jimmy! I will tell it! I start arnachist society here in da town!' he says.

"'Well,' says I, 'don't cry,' I says. 'An' have yer any laundry soap?' I says, an' as soon as he shook his head I seen he was gettin' ready to have another of them spells of talks when the veins on his big forehead gets big, an' I went out an' left him callin' Tom Perkins all the names that he could think up, with the use of two languages.

"Of course, I had no idea there'd be any trouble. Eliopolo paid the bill all right; I heard about it a couple of days after. Jerry Thomas served the paper on him with a revolver as big as a axe handle stickin' out of his coat pocket all the time he was in the store; fer he thought the Greek had a notion that the paper meant jail fer ten or twenty years, an' he weren't takin' any chances with his understandin's. But it comes out all right, an' I thought the Greek had taken his medicine.

"'What is Yer Sayin'?' Says I, 'Do You Want a Fight or a Drink of Water?' I Says"

"But it seems it started him thinkin'. You know how them fellers are. They've got to be Big Me, somehow. Why, every now an' then you run across somebody who's drank a glass of poison, mostly fer the reason that it'll make a big stir. Some people ain't never satisfied unless they have the crowd lookin' at 'em all the time, an' some of 'em wear check suits to do it, an' others drag out a barrel an' stand on it an' talk. When you see a feller with a mustache turned up an' twisted into a point like Eliopolo's—that's one of 'em!

"You see, he was goin' down there amongst them Finns, talkin' arnachist talk, an' a couple of Canucks went with him; an' it was about the end of February when Ben Joline stopped me one Sunday, on Maple Street. I can remember it was just like one of them Sundays in winter, with the sun shinin' an' the ground white so's you could scarcely see, an' church bells ringin' an' birds pickin' around where the wind had swept off the snow.

"'Jim,' said he, 'did yer see the city paper yet?'

"'No,' says I. 'What's up?'

"'Did yer ever know Al Murphy?' he says. 'You know, he come from this town, an' a fine feller he was. Everybody knew him,' says he. 'He was the best-liked feller in town,' he says, 'an' he went down to the Capital an' got a job with the fire department, an' then was inspector with the police, an' finally was chief of the force an' rode around the city in a runabout.'

"'Yer don't have to tell me,' I says, thinkin' of Murphy's laughin' an' jokin' ways. 'What's happened to him?'

"'Well,' says he, 'yesterday noon, when he was home to lunch down there in the city, a feller came to the door an' asked fer Al; an' when Al came out the feller shot him in the neck an' killed him. They pinched the feller. He was a crazy Russian, an' cried and bit the officers when they took him. He'd been listening to some arnachist.'

"'Arnachist!' says I.

"'Yes,' says he. 'It makes anybody stop an' think a little,' says he, rubbin' his red ears, fer it was cold. 'Yer know Eliopolo,' he says. 'You know he's been talkin' to them Finns, the bloomin', pop-eyed head-chopper!' he says.

"'It's bad business,' says I as I left him; an' I remember I thought about it a lot, though I never guessed how it would turn out.

"Monday was Washington's Birthday, an' the factory was closed down in spite of the rush we was havin' to get out an order fer the Kenner-Bright Company. A holiday in winter here is bad fer the boys in the mill. There ain't nothin' to do but hang around downtown, an' the bars is open in spite of the law; an' Henry's poolroom will be crowded with fellers sittin' in them seats along the wall back of the barber chairs till the place is so hot an' filled with cigarette smoke that you'd think it would drive

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"'Where I Came From They'd Beat Him to a Froth an' Hang What Was Left to a Telegraph Pole'"

A CIRCUIT RIDER'S WIFE

ILLUSTRATED BY WALTER H. EVERETT

"I'll Pay You, Parson. I'll Pay as Soon as I'm Able"

THIS is the wonderful thing about the pure in heart—they do see God. And that was William's distinction. In spite of his own faults and of ethical errors in some of his preaching, he outstripped all these and did actually see God; and it made him different from other men who, however wise, do not see God. On this account I have no doubt that he fumbled more souls into the Kingdom of Heaven than some of the most popular tabernacle preachers of modern times.

Nevertheless, William had his worldly mind. There was an ancient Antæus in him whose heel occasionally touched the strengthening earth, and he was as unconscious of it as a baby is of its expression. But, once he entered his worldly mind, he became as naïvely unscrupulous as any other man of the world. Never, in all the years we lived together, did he repent of these particular deeds done in the body. He could be brought to the very sackcloth and ashes for a supposititious sin that he had not really committed; but no man could make him repent of a horse-trade, and I never knew but one who had the best of him in one. In common with all circuit riders he had a passion for horses, and a knowledge of them that would have made his fortune on the race-track. This brings me to relate an incident which will serve to indicate the shrewdness of William once he took the spiritual bit in his teeth.

We were on the Beaverdam Circuit, and he had bought a new horse—a horse gifted with ungodly speed in the legs and a mettlesome, race-track temperament. On a certain Saturday, after services at Beaverdam Church, we were returning home in a light buggy drawn by the big, raw-boned bay. When we came to a long stretch of good road William tightened the reins, took on a scandalous expression of Coliseum delight and let the horse out. Instantly the thin flanks of the creature tautened, he laid his tail over the dashboard, stretched his neck, flattened his ears and settled himself close to the ground in action that showed sinful training. William's expression developed into one of ecstasy that was far from spiritual, and I had much ado to keep my hat on. Presently we heard the clatter of another horse's feet behind us, and the next moment the bay was neck and neck with Charlie Weaver's black mare. Charlie was one of the young goats in the Beaverdam congregation, whose chief distinction was that he was an outbreaking sinner and owned the fastest horse in the county. Instantly William's whole nature changed; he was no more a minister than the florid young man in the buggy that was whirling giddily beside us. He tightened his reins and touched the bay with his whip. The effect was miraculous; the horse leaped forward in a splendid burst of speed, the mare showed signs of irritation and broke her gait, and the two jockeys exchanged challenging glances. At that moment we rounded a curve in the road, and in the hot dust ahead there came to view a heavy, old-fashioned rockaway drawn slowly by a pair of sunburned plow-horses.

"Oh, William," I gasped, "do stop! That is the Brock carriage and this is a horse-race!"

Brother Brock was a rich Methodist steward who not only owned most of the property in Beaverdam neighborhood, but the church as well. He was a sharp-faced man who gave you the impression that his immortal soul had cat whiskers. He fattened his tyrannical faculties upon the meekness of the preacher and the helplessness of a congregation largely dependent upon him to pay the pastor's salary and the church assessments. Any preacher who offended him was destined to be deprived of his subscriptions. Knowing this I took an anxious, economical view of the old rockaway heaving forward in the road ahead and vainly implored William to slacken his speed to a moral, ministerial gait. In another moment it was over. The mare crashed into the rockaway on one side and the bay shattered the swingletree on the other with the fore-wheel of our buggy. The old plow-horses plunged feebly, then lowered their heads in native dejection, while the Brocks shrieked, root and branch. Never have I seen such a look of feline ferocity upon the human countenance as when Brother Brock scrambled down from his seat into the road and, with his mouse-catching eyes, added William Asbury Thompson, preacher, to Charles Jason Weaver, loafer, drunkard and horse-racer, and placed the sum of them on the blackboard of his outer darkness. I sat in the buggy, holding the reins over the trembling, wild-eyed bay, while William descended and, with great dignity, tied up the disabled swingletree. There was not the slightest evidence of moral repentance in his manner, although he expressed a polite, man-of-the-world regret at the accident.

When Brother Brock resumed his place on the driver's seat and Sister Brock had ascended to hers with the cacklings of a hen who had been rudely snatched from her nest, and all the medium-sized and little Brocks were safely bestowed beside her, we drove on at a funeral's pace behind them. The bay was grossly insulted, but it was the only mark of humility left within our reach.

Three days later the Presiding Elder appeared at the parsonage door. He was a big man, riding a handsome gray horse and wearing a look of executive severity. I trembled with apprehension, for we had heard, of course, that Brother Brock had written to him preferring charges against William for horse-racing. But now I had an astonishing and unexpected view of William's character. His worldly mood was still upon him, his Antæus heel still upon the earth. He hurried out to meet Doctor Betterled, the elder, and, having thrown the saddlebags of his guest across his shoulder, stood apparently transfixed with admiration before the gray horse.

"I'd almost be willing to swap my bay for him!" I heard him say.

"Let's see the bay," replied Doctor Betterled guardedly.

Five minutes later, peeping through the kitchen window, I saw the mettlesome bay standing beside the big-headed, thick-necked gray, and the two men, each with one foot planted far forward after the manner of traders, facing one another with concert eloquence concerning the respective merits of the two animals. Presently they entered the house together, Doctor Betterled evidently in a cheerful frame of mind and William wearing his chastened look. Late in the afternoon, when our guest rode away, he was mounted on the bay; but he had not mentioned the horse-race of the previous Saturday. William stood, the genial host, bareheaded at the gate till the rider's back was turned; then he came into the house, dropped into a chair at the open window and fixed his eyes, with a deep frown above them, upon the gray horse asleep in his dotage under the apple tree in the barnyard.

"That horse has three windgalls, he is sweenied in both shoulders, and I think he has a gravel in one of his fore-feet!" he remarked in a tone of deep dejection.

I laughed and felt more nearly kin to him morally than I had ever felt before. There was a squint-eyed shrewdness in the way he involved and disposed of the Presiding Elder that was wittily familiar to me, and all the more diverting because William never suspected the Machiavellian character of his conduct.

But, going back to Brother Brock and the subject of Methodist stewards in general. The preacher soon discovers that the rich ones are the most obstreperous. And besides the good ones, the rich, obstreperous ones are divided into two classes. The first class consists of those who threaten to resign if everything is not done according to their desires, which they hide and compel you to find out the best way you can. Occasionally a preacher gets into a community where everybody in the church—from the janitor to the steward and treasurer—has this mania for threatening to resign.

I shall never forget William's first experience with such a church. It was in a little village where human interest consisted in everybody hating, suspecting or despising every one else. He went about like a damned soul, trying to restore peace and brotherly love. But they would have none of either. Each steward approached him privately and tendered his resignation, giving reasons that reflected upon the character of some other steward. Then the organist tendered her resignation because the Sunday-school superintendent had reflected upon her playing, and she retaliated by reflecting upon his unmarried morals. When the superintendent heard of her complaint and withdrawal he at once sent in his resignation, because he did not wish to be the cause of contention in the church. William afterward discovered that they treated every new preacher the same way, taking advantage of the opportunity to damage each other as much as possible and to try his faith to the limit. But the delightful thing about William was that where his patience and faith gave out his natural human blood began to boil, and when that started he could preach some of the finest, fiercest, most truthful Gospel I have ever heard from any preacher. So it happened in this church.

When he was in certain spiritual—or, to be more precise, unspiritual—moods he refused to shave, but wore the stubble on his chin, either by way of mourning or defiance, as the case might be. On this Sabbath he presented a ferocious chin to the congregation, after having waited patiently for all of the resigners to take their respective prominent places in it. He preached a short sermon with the air of a plagued, unkempt angel who didn't care a hang whether they heard what he was saying or not; then he took up the resignations and read them out exactly as he read the church letters of new members, accepting each one and giving the reasons why. It was the most sensational service ever held in that church. In the first place, to accept their resignations was an unprecedented proceeding and the last thing they had expected him to do. The custom had been for the preacher to persuade them to keep their offices, which they had done from year to year with an air of proud reluctance. But the sensation was when he stated, literally, what each had said of the other—calling no names, of course—and saying that he was glad that these sinners had had the humility to give up positions of trust and honor in the church which they were evidently unfit to fill. He hoped before the end of the year they would be restored spiritually and worthy to perform the services they had formerly performed. Meanwhile, there was nothing left for him to do but to appoint a committee of sinners to attend to the stewards' duties until these should be reclaimed from their backslidden state. He named half a dozen young men who roosted on the back benches after the manner of happy, young lost souls, and I do not know whether it was astonishment or mischief that led them to accept with such alacrity the obligations imposed upon them. But William has always claimed since that they were the most active and effective stewards he ever had and it was the first year he had ever received his salary in full. The church was thoroughly cured of the resignation animosity with which it had been cursed for years.

The second class of obstreperous stewards is easier to manage. The quality of their perversity is exactly that of the mule's. William never had to move a church, get a new roof on one or an organ for it, or even a communion table, that some well-to-do steward did not lie back in the traces, back his official ears and begin to balk and kick mule-fashion. Often they were good men in every other particular, but they were simply queer reversions to type

—which indicate that at one time, not so far back in the history of evolution, all men were mules.

The only way to manage them is to wait till they change their minds, just as the driver must wait upon his stubborn donkey. For you can never move one by reason or by threats. He would die and go to the wrong place rather than give up his point. This is why you will see some churches going to rack, antiquated and out of touch with the life about them. Look inside and you will find some old mule steward stalled in the amen corner, with his ears laid back at the pulpit or at the other stewards.

I pass, without giving details, over several years; they were much like these first ones. I soon learned, however, that life in the Methodist Church was all uphill or downhill at a smart spiritual canter. In these days it is nearly as easy to be a Methodist as it is to be an Episcopalian, and our church is infinitely more dignified from every worldly point of view. One rarely sees now the hallelujah end of a human emotion in a Methodist church. Recently, when an old-fashioned saint gave way and scandalized the preacher by shouting in one of our fashionable city churches the stewards took her out, put her in an ambulance and sent her to the hospital. And I am not saying that the dear old soul didn't need a few drops of aromatic spirits of ammonia; but if every man who shouts at a political rally were sent to the hospital for treatment the real sick would be obliged to move out to give them room. As for me, I contend that a little shouting is good for the soul; it is the human hysteria of a very high form of happiness, more edifying to unhappy sinners than the refrigerated manners of some modern saints.

Anyhow, I say there were no level grounds in Methodist experience in William's and my early days in the itinerancy. No matter how young or old or respectable they might be, those received into membership were expected to show evidences of awful conviction for sin, to repent definitely—preferably in solemn abasement at the church altar—and to experience a sky-blue conversion. There was no such thing as we see now—boys and girls simply graduating into church membership from the Sunday-school Senior or Junior class. I am not saying it is wrong, you understand; on the contrary, it would be a sight better for the church if it did more spiritual hospital work among the kind of people who are too bad even to go to Sunday-school—the drunkards, gamblers and loafers. I think they all ought to be taken into the church and kept there till they get well spiritually and decent morally. Then they might be discharged as other cured people are, to go on back into the world to do the world's work properly instead of improperly. As it is, one trouble with all the churches is that they have too many incurable saints in them, men and women who pray too much and do too little, who cannot forget their own selfish salvation enough to look after other people's without feeling their own spiritual pulse all the time they are doing it. Of late I've sometimes suspected that it is nearly as debilitating to stay in the church all the time as it would be to stay in a hospital all the time.

But I am telling now how things were twenty-five and thirty years ago. After conversion an honest Methodist's life was divided into two parts—the seasons when he was "in grace" and the seasons when he was out of it. Naturally, the preacher had his hands full looking after such members instead of having his hands full, as he does now, attending committee meetings and mission classes, and whatnot, for the ethical uplifting of the native poor and the foreign heathen.

For, if old Brother Settles, of Raburn Gap Church, was up and coming, resisting temptation and growing like Jonah's gourd spiritually, apt as not young Brother Jimmy Trotter, of Bee Creek Church, had backslid and gone on a spree. There was never a night when William's family-prayer instinct did not include both of them with equal anxiety, and often he would reach back into past circuits for some especially dear sinner and remind the Lord to have mercy on him also, while He was at His mercies. He could forget the saints he had known, easy enough, but he clung year after year to the sinners he had found, name by name.

If the redeemed really do wear crowns in Heaven, with jewels in them to represent the souls they have helped to save, I know William's will not look very handsome. There will be no flashing diamonds or emeralds in it, but he will have it set with very common stones to symbolize the kind of souls that were most dear to him. There will be a dull jade for the young country woman that he brought back home from the city and saved from a life of sin, and, maybe, a bit of red glass for Sammy Peters, the young man with whom he was wont to go through such orgies of repentance on account of Sammy's many scandalous transgressions. And he will have a piece of granite beaten down into the fine gold for the old man who repented before it was too late. And I reckon he will be sitting somewhere upon the dimmer outskirts of Paradise most of the time, with grandly-folded wings, holding the thing in his hands instead of wearing it on his head; and he will be recalling those for whom the stones stand, with a tender homesickness for them. For even in Heaven he will be lonely without them, his dear, straying sheep.

Always the people we served were poor, and, of course, we were a trifle poorer. The circuit rider is not only a priest to his people, but he is a good deal of a mendicant besides. William rarely returned from an appointment or from visiting among his flock that he did not bring with him some largess of their kindness. This made pastoral visiting an amiable form of foraging and had its effect on character. We were continually struggling against the beggar instinct that is dormant in every hopelessly poor man. We were tempted within and without. Sometimes we could not live on the salary paid, neither could we refuse the gifts offered without giving offense. If it was winter he would come back with the pockets of his great-coat stuffed with sausage, or there would be a tray of backbone, souse and spareribs under the buggy seat. If it was summer the wide back would be filled with fruit. One old lady on the Raburn Gap Circuit, famous for her stinginess, never varied her gift with the seasons. It was always dried peaches with the peeling on them. But, as a rule, we received the very best they had to give, and with a fragrant openheartedness that sweetens memory. This is the glory of the itinerancy: if the preacher sees the worst of the people, knows their faults and weaknesses better than any other man, he also knows their virtues better.

Once, when we were far up in the foothills of the Blue Ridge Mountains, where the people had no money at all except that which they received for a few loads of tanbark and with which they paid their taxes, we came to desperate straits. Now, it so happened that year that the women in a rich city church sent out Christmas boxes containing clothing and other necessities. We were fortunate enough to receive one of these, and I flourished forth in singularly fashionable garments for a season, while William made a splendid appearance in the cast-off dinner suit of a certain rich but wicked Congressman. The swaggering cut of the coat, however, gave almost a sacrilegious grace to his gestures in the pulpit.

On this circuit, in a house nearly as open as a barn, on a freezing winter night, our baby was born. The gaunt, dark room, the roaring fire upon the wide hearth, the ugly little kettle of herb tea steaming on the live coals, and the old mountain midwife bending with her hideous scroll face over me, are all a part of the memory of an immortal pain. At the end of a dreadful day she had turned from the fine lady on the bed and said simply, as if with the saying she washed her hands of the whole matter:

"She ain't doin' right. I reckon somethin' is wrong."

William had ridden forth in the driving storm of snow and ice for the doctor, who lived ten miles distant across the mountain. And then the hours came and sat around the awful bed and would not pass, nor let even midnight come. Now and again the old scroll face peeped down at me with an expression of extreme terror. The firelight made a red mist over the dark walls and the steam of the herbs filled my nostrils with a sickening odor. At last there was an end of endurance; the hours lifted their leaden wings and hurried away; the old midwife changed to a dragon-faced butterfly, and I knew no more till the dawn and the snow spread a pale light over the world outside. Within, the fire still blazed, but the herb kettle was gone and the ring of ghost coals lay whitening in their ashes where it spouted and steamed; the old hag sat asleep in the chimney corner, with her hands hanging down, her head thrown back, and her warped mouth gaping wide at the rafters above. Over a little table by the door a fine white tablecloth was spread. I wondered at it dimly. Presently, soft as a shade returns, it came to me, and I knew the little shape, barely curving the cloth, was my baby. Grief was an emotion I had not the strength to afford. I closed my eyes and felt tears press through the lids, and then a gruff voice sounded close to me on the other side of the bed.

"Thank God!"

Opening my eyes again with a great effort and looking up I beheld him, the old, burly country doctor bending above me, with his warm fingers on my wrist.

After that we took more interest in the children. They seemed real to us and nearer, whereas, before, they had simply passed in and out before us like little irresponsible figureheads of the future, with whom some other preacher would contend later. We never asked why it was that they were invariably the first to come to the altar when invitations were extended to sinners during revival season. But it was curious, the way the innocent little things invariably hived there, no matter how awful and accusing the invitation would

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The Old, Burly Country Doctor Bending Above Me

DOES FARMING PAY?

How Kansas Answers the Question—By J. C. Mohler

SPEEDING over the prairies of western Kansas in a motor car, we were rapidly approaching our destination, the farm of Uncle Jesse Cockrell.

Hundreds of acres of wheat stubble and ripening corn were passed. There was much of alfalfa, too, the brown ricks in the fields showing where the first and second cuttings had been laid away to be turned into money or meat, and a third growth gave promise of increasing the stacks that already dotted the landscape.

Alongside the road a few sunflowers were growing.

"That's about the only place left for the old sunflower," said our host. "These fields were once full of them; but alfalfa, wheat, corn and other crops need the room now."

As the car turned suddenly, almost at right angles, and shot across a stubble field, a little way off could be seen a threshing crew at work. On top of the thresher, his gaunt figure silhouetted against the fast-declining sun, stood Uncle Jesse Cockrell. He had stood there, boss of the job, since sun-up. The thresher was rattling merrily.

Kansas Farmers at a Pure-Bred Stock Sale

As we drew up Uncle Jesse looked at the thresher and the gang doubtfully a moment as if the entire works might stop if he left, but finally came down to greet us. He didn't creep down, either. Not he. Although past threescore years and ten he hopped off the machine as nimbly as a youth and walked toward us with as sprightly steps as a young man going for his marriage license.

"How's the wheat turning out?" was about the first inquiry after the exchange of a few preliminary pleasantries.

"Better'n expected. I'll have from twelve to fifteen thousand bushels to market this year if present returns are maintained, although I have a lot of it to thresh yet."

"That probably represents quite a difference from your first year's experience," was facetiously ventured.

At this the old man smiled and, as if his thoughts were with the days of long ago, slowly shook his head.

"Well, yes, it is some different, and conditions are quite different, too. I clearly recall the year I landed here and homesteaded. My nearest neighbor was miles distant. We built a sod house and started to farm where no man had ever farmed before. Then this country was supposed to be good for cattle-grazing only. I well remember the cattlemen riding by from the Saline in the late summer. I was doing my first plowing.

"'What are you doing there, neighbor?' they yelled.

"'Plowing for wheat. What'd you suppose?' I yelled back.

"'Sorry for you, neighbor, 'cause you'll starve to death in a year.'

"'I'll stick,' said I, and I did."

The old man's lips came tightly together as if he were living over that day of years ago. The action brought out the firmness of the mouth and gave one an idea of the courage and unwavering purpose that had carried him through his adversities. He removed a heavy, sweat-stained, black felt hat and showed a head partly bald, the remaining hair snow white.

"Yes," he said after a moment's pause, "I stuck it out. It warn't no fun, I can tell you; but I was always firm in the belief that everything would come out all right. It did; but there were some years, when we were learning how, that were mighty discouraging. I recall one time we were more depressed than at any other. It seemed that Providence had completely deserted us that year. A lot of my neighbors, at least, thought so. When everything was the darkest a lot of them came over to my place to talk it over. I soon saw that every mother's son of them had decided to let his farm go to the tarnation bow-wows and pull out. I knew there wasn't a one of them had money enough to get out of the country, even if they had made up their minds to go. I made them this proposition: I told them I had six hundred bushels of wheat.

"'Every one of you go to that granary,' I said, 'and take out enough wheat to seed your farms. If we have a crop put back bushel for bushel next fall.'

"They did it. We all worried through the winter, somehow, and the next summer we had a crop that would make you sit up and take notice. That was the turning-point. From that on pretty nearly every one has done tol'ble well. Those men who borrowed that wheat all came out well-to-do, and they returned a lot more than the six hundred bushels taken out the fall before."

This man had become wealthy by giving intelligent attention to the business of farming in Kansas, and he is but typical of a numerous representation in the Sunflower State. While he may not belong to the same Financial Aviators' Club as Pierpont Morgan, he nevertheless soars some when it comes to this money-making business. Starting with practically nothing in the way of money, he now counts his wealth in the six figures. Including the quarter he preëmpted, he owns two full sections, or twelve hundred and eighty acres, all producing in one manner or another. Ellis County, too, the home of Uncle Jesse Cockrell—a cousin, by the way, of the long-time United States Senator from Missouri by that name—is now one of the most substantial and prosperous counties in the state. In 1908 its farms yielded surplus products amounting to three and a third million dollars.

It is men of this stamp who have been most largely instrumental in shaping the splendid destiny of Kansas, who have placed her among the foremost in the industrial world, who have prepared the way for others to enjoy the blessings of civilization, who have whipped adversity, overcome obstacles and put the state in the big surplus-producing class—a class to which the Nation must look for its future food supply.

A great miracle in food production has been wrought in Kansas. That portion of the United States designated by geographers in the early days as the Great American Desert included the area now embraced in the State of Kansas. Today there is, perhaps, no more fruitful region in the world; a garden spot that annually contributes a large percentage of the necessities of the human family. Fifty years ago her quota was hardly worthy of record. Now the state ranks first in wheat, first in the wonderful alfalfa, the peer of all forage plants, and is one of the foremost in corn and livestock. This transformation, however, was not brought about in a day or a year or a decade, but through the tedious and trying processes of development extending through half a century. And the achievements of the past only hint at the possibilities of the future, for little more than a third of the state's area is as yet under the dominion of the plow. The record of the Sunflower State affords a literal fulfillment of the prophecy that "the desert shall rejoice and blossom as the rose."

It required time and experience, however, to understand Kansas and the methods best adapted to her soils and climate. The wholesome and favoring climate was here, the deep, alluvial soil, the sunshine, and, with the rains, all that was needed was the knowledge to take advantage of them. Potentially great, it required the education that experience and study have brought to convert the state's possibilities into actualities.

It would, of course, be absurd to assert that Kansas has cornered prosperity. Other states have benefited proportionately through the developments in agricultural science and the prevailing high prices for their farm produce, but Kansas is unique in that she has made good in a zone at one time regarded as unreliably productive. She has been largely the Middle West's agricultural experiment station, where problems were first solved that have been of inestimable benefit to a vast area now contributing immensely to the Nation's wealth and welfare.

To succeed, the frontiersmen realized early, was largely a matter of working out their own salvation. The methods in vogue "back East" wouldn't do. Precedents had to be made; there was none to follow. They learned through their failures as well as through their successes, and finally evolved systems that led accurately to anticipated results. Farming in Kansas is no longer a haphazard, uncertain occupation; guesswork has been eliminated; and it is now on a business plan as stable and well-established as that of the merchant or manufacturer. Success came because sought perseveringly and intelligently. And the lesson learned was that Western agriculture had to be fitted to Western conditions of soil and climate.

Corn and wheat are and have been Kansas' principal soil products, but the vital difference in the agriculture of

Kansas Farmer Inspecting His Alfalfa. Fifth Cutting of the Season About Ready for the Mower

today is in the enlarged areas in other crops, the growing tendency toward rotation, better tillage and increased numbers of blooded stock—in short, the widespread adoption of a more rational system, intelligently followed. A shortage in one product or low price in another no longer means embarrassment to the Kansas farmer, for his present-day variety well-nigh provides a guaranty against financial adversity. By the same token, he has become a more consistent contributor to the Nation's storehouse. Something of his variety may be suggested by the list of products annually raised, among these being corn, wheat, oats, barley, potatoes, broom-corn, cotton, tobacco, flax, sugar-beets, alfalfa, clover, timothy, blue-grass, millet, Kafir corn and the saccharine sorghums.

Twenty years ago the state's agriculture was in a more or less chaotic condition, largely owing to lack of understanding. One state official at about this time even went so far as to compile a report of over eight hundred pages, in which it was shown that "farmin' didn't pay." To be sure, this was a ridiculous treatise, particularly in the light of later developments; but, nevertheless, farming practices then were, in the main, not adapted to the greatest successes. Straight grain-farming was the rule, with no adequate attention to livestock husbandry.

The uncertainties and shortcomings of this mode of farming were, however, early apparent. The husbandmen perceived that their business, if successful, was not the playing of a game of chance with the weather or a single crop. Hence, the deficiencies of the one-crop plan have been made to give way gradually to a new order of things, to a well-balanced and more intensive agriculture in all directions, comprehending diversity of crops and improved livestock.

Better systems were inaugurated, new and approved methods made known, crops having adaptability and merit introduced, proper tillage given more attention and such as would best conserve moisture. Well-fitted fields succeeded the ill-fitted seed-beds of years before; better seed was used; superior grades of livestock employed, and beneficial results were attained. Seeing that such methods were good, the farmers enlarged their operations along these lines, and the growing prosperity of the state's farming industry clearly shows they were following the proper lead. Fifteen years ago the gross incomes from the Kansas farms were worth one hundred and thirteen million dollars, ten years ago they amounted to one hundred and seventy millions, and in 1909 to three hundred and eight million dollars.

After years of experimentation and study it was found that alfalfa, Kafir corn, the sorghums and millet were well adapted to Kansas. They were dry-weather-resisting plants and proved ready insurance against the empty mow and manger. With these and his wheat and corn the farmer was well fortified.

Modern methods of tillage, following a more perfect understanding of the soil and conditions, have been contemporaneous with a more certain and abundant productivity. The farmers learned how best to conserve moisture, which was extremely important. Such soil treatment as would best accomplish the desired purposes has been determined. These mean little more, however, than good tillage and might be profitably followed in any agricultural region.

They contemplate such cultivation of the soil as will best improve its physical conditions and prepare it for the reception and retention of the rainfall. By maintaining the surface soil in properly-pulverized condition, capillary attraction with the moisture beneath is broken, greatly lessening evaporation. This is popularly called "dry farming," and its importance is manifest, as by means of it, and without increased rainfall, yields are made far more reliable. In that portion of Kansas known as the short-grass section—where Uncle Jesse Cockrell lives—this system has been found quite advantageous.

A Fortune in Corn

In fact, in the past decade the wheat belt has appreciably extended into this section, growers there having become rich from the raising of wheat alone. General farming also advanced markedly, and population increased seventy per cent. There are many in Kansas today who remember that the middle portion of the state was regarded in the earlier years in much the same light as the extreme western part is today, but central Kansas has developed into a most wonderfully-productive region. This all indicates that the capabilities of Kansas are hardly subject to conjecture, and that the line of profitable agriculture is being gradually pushed westward beyond the border.

A most important factor in the changed conditions in the industrial affairs of the state is alfalfa. It has been only eighteen years since alfalfa was first officially recognized as of sufficient importance to list in the repertoire of her crops. Then the area was about thirty thousand acres for the state; now a million acres are seeded to it. Only two cultivated crops exceed it in area—wheat and corn. Alfalfa is a perennial blessing to its growers. Besides its value as a pasture and hay plant, yielding its several cuttings each season for an indefinite number of years whether the season be wet or dry, it is esteemed because of the improving effects of its roots. It restores and enriches rather than depletes the fertility of the soil, to the benefit of succeeding crops. Kansans were among the first to estimate its worth correctly; and its widespread sowing has increased bank deposits and the per capita wealth. It was a prelude to prosperity. Its growing multiplied the state's output of tame hay. In 1890 the value of the tame hay crop was two million dollars; in 1909 it was over fourteen million dollars—seven times more. Thirty years ago two-thirds of the state was practically without clover or tame grasses. Now some of the counties in such portions are the leading producers of alfalfa, and every one of the state's one hundred and five counties grows it. Its significance to Kansas is even greater than the making of two blades of grass grow where but one grew before, as it occupies areas that previously had no tame hay plant of any kind whatever. Even where the clovers prospered the areas apportioned to alfalfa have been greatly widened.

The chief advantage of this legume, however, is in its value in the feeding ration. With it Kansans can grow on their farms practically the whole of the raw materials for balanced rations, for the making of beef, mutton, pork and milk, and for the maintenance of animals. Previously the highest-priced ingredient in the mixture had to be bought in the form of bran or other concentrates. In compounding proper rations protein, carbohydrates and fats must be provided in their due proportions in accordance with the requirements of the animals for which they are intended. Without alfalfa the most expensive of these three substances is protein, which the alfalfa supplies. Fats and carbohydrates may be added in corn and Kafir corn.

This has had its influence in livestock husbandry. It gives Kansas a great advantage in that it makes possible a balanced ration that for economy cannot be matched, thus lessening cost of production. The efficiency of alfalfa in beef-making may be well shown by a single illustration: At the recent International Livestock Exposition at Chicago—the assembling place for the "four hundred" in American bovine society—the grand champion steer was a pure-bred Angus, reared and fed in Kansas. He was fitted chiefly on corn and alfalfa, the last-named feed being the principal one. He weighed seventeen hundred and fifty pounds and was sold for Christmas beef at twenty cents a pound.

While the benefits from alfalfa have already been tremendous, its influence in the state's agriculture doubtless will greatly increase with the passing of the years. Just what effect its growing importance will have on the areas of wheat, corn and other crops is, of course, problematical. Wheat is a more or less independent product that goes direct from the farm to innumerable points at home and abroad. Hence, its areas seem more liable to fluctuate owing to outside influences.

As the highest type of agriculture, however, contemplates the conversion of the raw material on the farm where grown into the finished product, the areas in other crops, doubtless, will be quite nicely adjusted to home needs in relation to alfalfa and in connection with livestock. This will have the effect of making a greater number of farms manufacturing plants also, where the corn and alfalfa are turned into beef and other products. Thus, in marketing the manufactured article the farmer receives two profits—the profits of the producer of the raw material and the profits of the manufacturer. Not only that, but with livestock the elements of fertility taken from the soil in the crops are largely returned to the land, enriching it. In selling off the crops direct, all the fertility that they contain, of course, goes with them, resulting in a net loss to the land of just that much plant food. Persevered in, this system leads to impoverished soils and poverty.

Kansas is the leader in alfalfa-growing, as she is in wheat production. One year the state threshed out over ninety-nine million bushels of wheat, which stands as the record crop for America. Her 1908 yield was ten million bushels more than that of her closest competitor. In 1907 she produced more wheat

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Disk Plows Drawn by Traction Engine in the Short-Grass Section

WHITE MAGIC

By David Graham Phillips

ILLUSTRATED BY A. B. WENZELL

XXI

BEATRICE and Miss Clermont were finishing breakfast the following morning when Richmond came. As he entered the small sitting-room with its bed folded away into a lounge he made no effort to conceal his feelings. In response to Beatrice's look of defiance he sent to her from his haggard face a glance of humble appeal—the look of the beaten and impotent tyrant—for the pride of the tyrant is not in himself, but in his power, and vanishes with it. "I'd like to see you alone," said he, ignoring Valentine as a servant.

"My partner, Miss Clermont," said Beatrice, in the tone of making an introduction.

Richmond's natural quickness did not fail him. He instantly repaired his mistake. "Miss Clermont," said he, bowing politely. Then, "Pardon my abruptness. I am much upset in mind."

Miss Clermont, who was now thoroughly adapted to her new rank, smiled politely and glided into the adjoining room, closing the door behind her. Said Beatrice: "You can't imagine how splendid she is. We shall make a fortune. I'm sure we shall. We have rented a shop—in Thirty-second Street—south side—a few doors from Fifth Avenue. Frightful rent, but I insisted on beginning at the top."

"I saw Wade yesterday afternoon," said Richmond.

The animation died out of the girl's face.

"I practically asked him to marry you."

Her eyes lit up, immediately became dull again.

"He was polite—everything a man could be. But he—he will never marry."

"Until he loves," murmured Beatrice.

"There are men ——" began Richmond.

"But they don't love!" exclaimed Beatrice.

"Perhaps so," said Richmond, who would not have ventured to discuss anything with her, however mildly. Also, no woman, no young woman, could be expected to understand that marriage was not the one absorbing longing of every unattached man, as it was of every unattached woman. "Anyhow, he will never marry."

"Until he loves," repeated Beatrice.

Richmond was silent. He would not aggravate her unhappiness by telling her that Roger loved her.

"Is he still intending to go abroad?" she asked.

"Tomorrow," replied her father.

"Tomorrow!" Beatrice started from her chair, an expression of wild disorder flashing into her face. But she fought for and regained control, sat back quietly with a calm "Oh, I thought it was to be next week."

"He has changed his plans."

The daughter was looking at the father with scrutinizing eyes, full of doubt. He saw it, said in the tone that carried conviction, "I have come over to your side. I wanted him for a son-in-law. I did my best. I haven't anything he wants."

"Nor I," said Beatrice with a bitter, self-scorning laugh.

"He is opposed to marriage. He thinks ——"

"He doesn't love," interrupted she. "That's the whole story. Well"—she made a gesture of dismissal—"now let me tell you about the shop."

"He has sent ——"

"Please!" said she imperiously. "No more about him."

"The picture—he promised to have it sent to Red Hill after he sailed. Instead, it came last night."

"Why did he do that?" demanded she swiftly.

"I asked him for it."

"No. I mean, why did he change his mind?"

"Oh, probably for no reason. That's a trifle."

She was sitting up, straight and alert. Her eyes were aglow with excitement. "He is sailing tomorrow instead of next week," she said rapidly. "Instead of taking my picture—our picture—his and mine—instead of taking it with him as he intended at first, he gives it to you. He first says he'll send it when he sails, then—after he has talked with you—he changes his mind and gets it out of the house—out of his sight—at once."

Richmond gazed at her with marveling eyes. She was clairvoyant—this wonderful daughter of his!

Her cheeks flushed, her eyes sparkled. Her words came joyfully tumbling over each other: "Why is he in such a hurry to sail—to get rid of *my* picture? Because he's *afraid!* He distrusts himself. He's fighting hard. He—Father, he loves me!"

"Beatrice," said Richmond tenderly, "he will never marry. He is a man of the unshakable sort—of my sort ——"

Beatrice laughed. "You haven't changed in this affair—oh, no!"

Richmond smiled guiltily. "I should have said, he is a man whose resolves haven't been shaken by age and by foolish paternal fondness long indulged."

"He is *afraid!* He is flying—flying from *love!*"

Richmond's face wore a look of deepest anxiety. "My dear, you will only distress yourself with false hopes. The picture is at home. Won't you come and see it?"

"I must see him first. I must dress and go at once." And she was up and hastily gathering together the business-like papers strewn upon the table among the breakfast dishes. "You'll excuse me, Father ——"

"I asked him to come and see you—to beg you to go home again."

She paused. "And he said ——?"

"He refused at first. As I was leaving—I hoped—he might."

She reflected. "No, he'll not come. Unless —— But I'll take no chances."

"I know he was touched by my appeal," persisted her father. "Beatrice—go on with this dressmaking if you must. But—forgive me and let things be with us as they were before." He stretched out trembling hands toward her. "You're all I've got in the world—all I care for. I'm not ashamed or repentant for what I did. I did it because I thought it was for your good. But I'm sorry. I was mistaken."

"I do forgive you," said the girl, "though I don't like to say anything that sounds priggish and pious. But you can't expect me to trust you, can you, Father?"

"I've tried to pay for those bonds, but he has sold them to some enemy of mine—and for a good price."

"Aren't you ashamed about the bonds?" said the daughter with a roguish smile.

"No," replied Richmond doggedly. "In the circumstances what I believed and everything that was the right move."

Beatrice laughed with a touch of her old mirthfulness. "You are so different!" cried she. "Not a bit a hypocrite. We're friends again—until you try to undermine and ruin my dressmaking business."

"I'll give you all the capital you want," he eagerly declared.

"No—thanks," said she. "But—I'll tell you what you may do. You may buy a block of Wauchong bonds I happen to own."

"You did it?" cried he, delighted.

"You may have them at a hundred and fifty. I always try to make a reasonable profit on a deal."

"I'll send you a blank check."

She put her arms round him and kissed him. There was a trembling in his tight return embrace that sent a pang through her; for it suggested somehow his deep impelling thought—fear—of the eternal separation—the everlasting farewell, not far away from him and her at the most.

"Father—dear," she murmured.

"Don't harass yourself, child—about him," he whispered. "Let me help you try to forget."

She drew away gently and looked at him, in her eyes a will which he now admitted—proudly—to be more unswerving than his own. Said she: "*You* didn't teach me to forget—or to give up, either."

He sighed. "I'll wait and take you to the ferry." And she went into her bedroom.

She had been dressing perhaps ten minutes when he rapped excitedly on her door. "What is it?" inquired she.

"He's come!" cried her father.

The door swung partly open and her face appeared at its edge. "Roger? Downstairs?"

"Yes—I answered the telephone from the office."

"I can't receive him up here. It's against the rules. Yet I want —— No—say I'll be down to the parlor immediately."

"But I'm here," suggested her father. "He could come up."

"He mustn't see you."

"I could wait in there—couldn't I?"

"Yes—the door is thick," reflected Beatrice aloud. "Yes—say he is to come up. Val—Miss Clermont has gone out. . . . No—I'll see him in the parlor."

And Beatrice closed the door. It was not many minutes before she opened it again—to appear bewitchingly dressed in a new spring toilet—and the styles that year were exactly suited to her figure. She was radiant, and her father's depressed countenance did not lessen her overflowing delight. "You can't deny that he loves me—can you?" cried she.

"No," replied Richmond. "The fact is, I saw he did yesterday."

"Why didn't you tell me?" demanded she.

"You guessed it. What was the use?" evaded he.

"Guess?" The girl laughed. "You call that guessing because you're merely a man. It was certainty—proof—plain as if he had said so. But then, I've known it for weeks. Now, keep well back in the elevator, dear, for he mustn't see you as I get out."

When the elevator was slowing for the parlor floor Richmond caught his daughter's hand and pressed it convulsively. "Good luck!" he said in an undertone. "If you don't win today we'll follow him to France."

"To the ends of the earth," laughed she, kissing his hand and gayly pushing him back to a rear corner of the car. The door closed behind her and the car resumed its descent; of all the thoughts boiling in Richmond's excited brain not one was related to the strangeness of his own conduct or to the amazing transformation in a cold, tyrannical nature. In fact, the transformation was apparent rather than real. The chase had ever dominated him—the passion for the chase. And it was dominating him now.

. . . . . .

In the wall opposite the elevator, and the width of the rather wide room from it, was a long mirror. No man could well have been freer from physical vanity than this big, self-unconscious Roger Wade. Beyond his human duty of making himself inoffensive to the eye in the matter of clothing, he did nothing whatever toward personal adornment. Yet as Beatrice advanced he was primping industriously and unconsciously. To occupy his agitated mind he was standing before the mirror smoothing his hair, arranging his tie, fussing with the hang of the big, loose, dark-blue suit that gave his splendid figure an air of freedom. Their eyes met in the glass. He did not turn, but gazed at her—and who would not have been charmed by a creature so redolent of springtime freshness? They

made a delightful picture as she stood beside him—a rare harmony of contrasts and symmetries

She laughed radiantly. "Chang!" she cried

He was straightway so disconcerted that her amusement could not but increase. "Through primping?" mocked she

"I think so," he replied. "I see you attended to all that thoroughly before you came down."

"Yes," said she with the air of half-serious, half-jesting complacency she could carry off so well. "I'm ready to the last button. Let's sit over there—by the window." Then, as they sat opposite each other: "Why are you so solemn?"

Again Roger had to struggle to keep himself in hand. "Why do you avoid looking at me?" laughed she

He colored, but contrived to smile and to look at her. It was an unsteady gaze, a grave smile. "I've come, said he, "because I wish to urge you to go back home Your father and I —"

"Yes, I know," interrupted she. "Father has been here."

"And you're going back?"

"No—no, indeed. I've made the first step toward being independent. I'm going to keep on. Father's a dear, but he's not to be trusted. If he controls he tyrannizes He might try not to do it, but he could not help himself. So—I'm to be a dressmaker."

"What nonsense, Rix!" exclaimed he. "There's nothing so detestable as an independent woman—a masculine woman."

"One that has a will of her own and proposes to the man if she happens to feel like it?" suggested she, with dancing eyes.

"Well—yes—if you insist on putting it that way."

"Woman, the weak, the foolish, the clinging—that's your ideal?" Beatrice asked him.

He nodded emphatically.

"Isn't it strange," said she absently, "that we never fall in love with our ideals?"

Roger stirred about in his chair, much embarrassed.

"I suppose it's part of our never—*never*-wanting to do what we ought—and never, never doing it if we can help."

Roger took his hat from the floor beside his chair, got ready to rise: "If you're determined on not going home I suppose it's useless for me to talk. But—your father is old—much older these last few weeks, Rix. If you could make it up with him ——"

"Oh, but I have," cried she. "We are better friends than ever. I don't think we'll ever quarrel again."

The artist showed a rather conventional kind of pleasure. "I'm sincerely glad," said he. "I like him and I like you, and I'd have been sorry to go away feeling that you two were at outs."

"You're not a bit natural, Chang. You don't talk like yourself. What's the matter?"

"Probably I've got too much on my mind—the hurry of going so soon. That reminds me. I must say good-by. I've got such a lot to do."

Her face did not change, but her heart began to flutter.

"You and your father are friends," proceeded he, his inward state showing only in the fact that he was absurdly repeating himself. "What I came to do is done. So I'll go—as that was my only reason for bothering you"

She gazed mockingly at him, shaking her head. "Oh, no—Chang. That wasn't why you came."

"I assure you it was. My only reason."

"You big, foolish Chang! You don't know your own mind. Now, do sit down. That's better. Now there you are, jumping up again. What is the matter?"

"I must be going"

"Is it really true that big men are more stupid? No, that wasn't why you came. You came because ——"

"Now, Rix," cried he angrily—for her eyes plainly foretold what was coming. "That joke has gone far enough—too far—much too far."

"What joke?"

"About your being in love with me."

"Whether or not it's a joke that I'm in love with you, it certainly is not a joke that *you* are in love with *me*."

He smiled ironically. "Really?" said he.

"Really," declared she. "Shall I prove it to you?"

He stood. "I've no time. It's very pleasant dawdling here with you, but ——"

She ignored his hand, concentrated on his eyes. "What else have you painted besides that picture?" asked she.

He blushed slightly. "I'm very slow at my work."

Her smile let him know that she was fully aware how heavily she had scored. "You came over to stay here in America," pursued she. "Yet, you are going back—never to return, you announce. Why? . . . You're not going through fear of father? No—don't pretend Fear isn't in your line—fear of men. And you're not going through fear of me? You could easily bar me out—make it impossible for me to annoy you"

He had seated himself again. He was listening intently

"You are going," she went on, "through fear of yourself." She laughed softly. "A regular panic, Chang!" she cried. "You didn't intend to sail till next week. You are running off in the morning—by the first steamer."

He made a faint effort to rise, gave it up, resumed the study of his hatband

"You were going to take my picture with you," continued she

"*Your* picture?" said he with feeble irony.

"*Our* picture," corrected she softly

He waved the hat in a gesture of hopelessness.

"Then," proceeded she, "you changed your mind and decided to leave it. But you thought you wouldn't part with it until the last moment—tomorrow morning. Oh, Chang! Chang!"

"I found it more convenient to send it last night," said he with a brave effort at indifference.

"Convenient?" she laughed. "I can see you storming against your weakness, as you call it. I can see you resolving to be brave · to free yourself immediately. But your scheme didn't work. For the only result of not having the picture to say good-by to was that you had to come here and take one last look at the original."

He laughed aloud a forced, mirthless laugh. "Same old Rix!" exclaimed he "Of all the conceit!"

"Isn't it, though?" retorted she with a coquettish nod. "But it's the truth, too—isn't it?"

"I'd hate to destroy any illusion that seem to give you so much happiness."

"You couldn't, Chang. For"—softly—"I couldn't feel as I do toward you if I didn't know, with that deep, deep heart-knowledge, that we are—like one."

He rose resolutely, in his eyes an expression that thrilled and frightened her.

"You see, I've proved that you do love me," said she. "But, Chang"—solemnly—"even though you do love me and I love you, what does it amount to—except for—for misery—unless we have each other?"

He slowly dropped to the chair again. He looked at her sternly, angrily. "It's the truth," said he. "I do love you. It is a whim with you—a caprice—a piece of willfulness. But with me"—he drew a long breath—"I love you. The only excuse for the way you've acted is that you're too young and light-hearted to know what you're about."

Her hands clutched each other convulsively in her lap. But

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He Was Primping Industriously and Unconsciously

New Plays and the New Theater

By JOHN CORBIN

THERE is a play in New York at which, when the men go out between the acts, they say to those whom they disturb: "I'm very sorry!" And the voice is soft and vibrant—the voice of one who is speaking in a moment of tenderness to his most deeply-intimate friend. At the end of the play, if a lady has dropped her opera-glass or her program the nearest stranger delights to reach for it and present it to her with a smile.

The play is The Passing of the Third-Floor Back, by Jerome K. Jerome, which first appeared as a short story in THE SATURDAY EVENING POST. The actor in whose person its spirit works the miracle is Forbes Robertson, for in New York such friendly courtesy is a miracle, nothing less.

The scene of the play is the parlor of an ancient London mansion, now a shabby boarding-house; and the boarders are as sordid a collection of souls as ever gathered together in the name of cheap food and bed. The program calls them a Cheat, a Sloven, a Painted Lady, a Shrew, a Snob, a Bully, a Hussy, a Satyr, a Coward, a Rogue, and a Cad. The prologue shows them foregathering at tea-time and, with quiet strokes of grim humor, paints each in all the ugliness of his or her habitual life. One room in the house is vacant—the third-floor back. A Passer-by stops in and takes it.

A strange figure, this Passer-by. He is described as being a very old young man, or else a very young old man. He wears a curious cloak and hat, and in his eyes is a deep, unworldly smile. As he knocks at the door the weary gloom of a winter fog lifts; through the lovely old fan window overhead streams a golden ray of the sun. And little by little, as he makes himself known to his fellow-boarders, the light of the sun or of the smile in his eyes enters their lives. It is the gentleness of this sunlight or of this smile that is reflected in the hearts of the audience.

The secret of the power of the Passer-by is curiously simple. He has no creed to argue, no philosophy to instill. It can scarcely even be said that it is he who brings all this beauty and happiness. He is not so much an apostle as a discoverer. All he does is to divine the good that lies hidden in each of these sordid souls.

The Cheat is the landlady. As a means to overcharging the Passer-by for his third-floor back she attempts to overawe him by the story of the time when she lived, a private gentlewoman, mistress of this very house. He agrees at once to her terms and offers more, saying that no price is enough to repay such a gentlewoman for such hospitality to a stranger. Even for the audience this is only half a joke. The smile of the Passer-by gives a deep seriousness to his words. Much to the landlady's own amazement she insists that he pay only the fair price. The spark of her ancient ladyhood, long buried in the ashes of daily care, warms and ennobles her.

The Gentle Magic of the Passer-by

THE Sloven is the slavey of the household, a workhouse foundling whose starved body and starved heart make her callous. She is about to be tempted to the life of her mother, led by the lure of a glittering brooch of false jewels. The mysterious stranger tells her that he knew her father, and that her father was a gentleman. The pride and the gentleness of womanhood are aroused in the soul of the drab. She flings the brooch on the floor and, with a happiness she does not understand, goes singing about her task that before had seemed a degradation.

The Bully and the Shrew are an aging couple of decayed gentlefolk who quarrel with each other, and unite only in a plan to marry their daughter, the Hussy, to a rich bounder, the Satyr, instead of to a young artist, the Coward, whom she loves. The Passer-by speaks to the old couple separately, telling them that he knew them in their youth and that never in his knowledge had a young couple been more beautifully in love. They do not recall him, though they seem to themselves to do so; but they clearly remember the old conviction that no one had ever loved as they did. And so they free their daughter from the Satyr and give her to the Coward. For the Hussy, meantime, has found courage to prefer love to luxury, the coward artist has been emboldened to live for the best in his art, and the Bully has been softened to an act of reasonable self-sacrifice.

The Painted Lady had once been as beautiful as she is proud, and in advancing spinsterhood has found refuge for her pride in rouge and a blond wig. The Passer-by asks her why she is so humble. It can only be humility, he explains, that induces her to present to the world this

Sir Peter and Lady Teazle in The School for Scandal
Grace George and Louis Calvert

effigy instead of her delicately pale cheeks and beautifully whitening hair. Here is a theme that engrosses the attention of every woman in the audience and of every husband. The deep smile of the Passer-by convinces the Painted Lady. She resolves to face in her own image the sneers of her fellow-boarders, among whom she herself has always been the bitterest and most brilliant. I know of no moment more poignantly pathetic, more deeply heartrending, than that in which the Painted Lady appears among them, white and tremulous, with a soul that will receive strength or be forever crushed, according as they receive her. By this time they also have seen the light, and she lives through the ordeal to find peace. As played by Miss Haidee Wright, the little scene has a perfection of art and a beauty of pathos very rare in the memory of any playgoer.

In telling of all this I am aware that the play may seem monotonous and preachy. A sorely-tried woman in the audience exclaimed: "If Forbes Robertson turns one more of those people inside out I shall scream!" Others, deep critics of the drama, have declared that where there is no plot, scarcely even a story, there can be no play. So be it! But whatever it is, no production of the year has been more popular, no performance more artistic. The part of the Passer-by calls for only a single note in the gamut of the one great Hamlet of his generation; but it is the most beautiful, the most deeply spiritual note of all, and the one for which his Hamlet will chiefly be remembered.

Many have regarded the Passer-by as a manifestation of the Christ, and likened the play to The Servant in the House. In point of fact, this play was the earlier of the two, though later acted. And to my mind, at least, it is by far the better play—for one reason because, to me, the Passer-by is not the Christ.

Let each one think of it as he will. For many the Passer-by is the spirit of youth—of your youth or of mine, as the case may be. But having said this I realize that it is something more. It is the spirit only of such youth as revealed what is strongest and best in us. It is the spirit of what we might have been; of what, as we all believe, we were intended to be. The nobility which the play discovers "obliges." That is why one speaks as a friend to the lady who unpins her hat from the seat in front as he passes. That is why one dares to smile in the eyes of a stranger. No fear in that mood that the smile will not be understood!

The way of the transgressor is hard, but even harder is the way of him who dares to do a public service to his fellowmen. At least, that is the experience of the founders of the New Theater. If the benefit intended had been less public the penalty might not have been so severe. A man who gives his millions to buy pictures for an art museum suffers scarcely at all. Few people have the vanity of connoisseurship in art, and fewer ever clap their sole leather on the floor beneath old masters. But where is the playgoer who hesitates a moment to declare what plays and acting are good and what are "rotten"?

The New Theater building is conceded to be the most beautiful and the best equipped in English-speaking countries. If any theater in the world surpasses it it is the Hofburg Theater in Vienna, which is the creation not of a group of private citizens but of an empire and a world capital. The scenic investiture and the costumes at the New Theater have been equally successful. Whether Mr. Hamilton Bell has called upon distinguished artists, as he called on Mr. Jules Guérin for the scenes of Antony and Cleopatra, or whether he has resorted to the professional scene-painter, there has been only admiration for the result.

In other departments the enterprise has been less successful. But it is only fair to consider the difficulty of the undertaking. Similar institutions elsewhere have been a gradual evolution. In the New Theater it was necessary to create a whole complex institution as if with the waving of a wand—from the supers to the leading man and the leading lady, from the call-boy to the technical director, from the ushers to the directing head of the entire institution. Behind the curtain things have gone badly. Six of the twelve productions of the first season have already been made, and four of the *premières* have been marred by gross accidents and waits, fatal to the artistic effect. There can be no excuse for this, but there may be an explanation. Other American theaters, each with its well-drilled staff, produce one play at a time. The New Theater gives five different productions weekly, three of drama and two of opera. And with nine performances each week it is never possible to give a new production more than one or two scene rehearsals. But, I repeat, an explanation is no excuse. There should have been fewer productions or more stages.

In the matter of plays the obstacles were similarly great. Almost without exception leading dramatists in England and America were asked to write, yet for one reason or another the theater has been able to produce only the work of comparatively untried authors. Yet of the four modern plays thus far brought out three have made an unusually strong impression.

Labor Troubles Dramatized

STRIFE, by John Galsworthy, an English socialist, was unreservedly and almost universally praised. It is not, properly speaking, a socialistic play. With true artistic instinct Mr. Galsworthy has limited himself to an impartial presentation of existing conditions, without attempting to offer the remedy. Under the competitive system, which socialism attempts to supplant, right is, at the last analysis, a question of might. The subject of Strife is a strike in the tin-plate industry.

Terms of compromise have been suggested, only to be rejected by both parties. The leader of the strikers stands for a fuller share of the profits of labor. The master capitalist stands for the right to fix wages at rates determined by the open market and to manage his own company in his own way. When the play opens the strikers are on the verge of famine, and the employers have suffered enormous losses in dividends. A conference discloses that the rank and file on both sides are eager to find common ground. But the opposing leaders are both idealists, and both stand for all or nothing. The successive scenes depict in vivid colors the progress of competitive warfare. Roberts, leader of the strikers, loses his wife, who succumbs to cold and hunger. Old Anthony, master capitalist, is physically shattered by the strain. Life, wealth and happiness have been wasted. The best two men have been broken. And the end of it all is that the terms of peace are precisely those of the compromise at first suggested. "That's where the fun comes in," some one says, and the play is ended.

Students of economic conditions have been interested by the splendid truthfulness of the dramatic picture. Business men have been amused by the lifelike portraits of varying types of directors which they recognize. Lovers of the art of the theater have delighted in the individual performances of Albert Bruning as the fiery strike leader and Louis Calvert as Old Anthony. The production as a whole, the work of George Foster Platt,

has been universally recognized as the equal, in artistic evenness and excellence, of the very best work on the Continent.

The Nigger, by the youthful Edward Sheldon, author of Salvation Nell, is far bigger and more dramatic in theme than Strife, and essentially more profound in its insight into human problems and human destinies. But, technically, it is a less able piece of dramatic writing, and the casting and production, instead of bolstering its weak points, emphasized them. It has accordingly had a mingled reception. Few of its critics have grasped the inner meaning of the play; and many have been revolted by its frankness and power in handling a theme which lies so near to us that at best we should find it difficult to regard it without passion and prejudice

Sheldon's Dramatic Situations

PHILIP MORROWE is a young Southerner of a very high order. His ambition has led him to go to college at an age at which most men have graduated, and his ability has raised him to the position of sheriff. During the first act he receives the nomination of the Democratic machine as Governor. This is made possible by the fact that he holds the conventional ideas of his class with regard to prohibition and the negro. He is against prohibition and believes in keeping the negro strictly in the position of an inferior race. "Black is black, and white is white," he says. In the hour in which he receives the nomination one of his own negroes, inflamed by drink, has committed "the usual crime," and takes refuge at Morrowe's feet from the lynching party and their bloodhounds. To uphold the law and prevent the lynching means Morrowe's political ruin; but he stands for his duty like a man. The craven brute is caught, however, and his savage cry of despair ends the act. And so Morrowe becomes Governor.

The second act shows the executive mansion during the progress of a race riot which has been wilfully inflamed by a sensational press and whisky. Together with Morrowe's experience of the first act, this forces the realization home upon him that the negro problem is the chief menace to the South, and that the first step in its solution is prohibition. He resolves to sign a prohibition bill that is pending. To do so, however, will ruin the political boss who gave him his nomination, for the man's whole fortune is in a distillery. When Morrowe is firm the boss discloses a fact which the boss has known all along, and which the audience already suspects. Morrowe has a trace of negro blood —one-sixteenth, to be precise; and, as his grandfather was illegitimate, he has no legal right to the estate of his white ancestors. His political career and his fortune are both at stake. Yet he stands by his convictions. Black is still black to him; but "if I'm a nigger," he says, "that's all the more reason I should stand by the other niggers."

There is another complication, and it is here that the play has lost the understanding of so many of its hearers. Morrowe is engaged to a young woman whom he has known all his life, and who has always loved him. In the very hour in which he discovers his negro blood he very honorably tells her of it and prompts her to break the engagement. But even he has underestimated what it means to be a negro. Under the shock of the revelation Georgiana turns from him revolted, feeling only the instinctive race prejudice of the Southern woman. The horror of the crime of the first act is still so strongly impressed on the audience that, Northern though it is, it fully sympathizes with the girl. Morrowe, however, cannot lose the sense of being what he has always been — her friend and lover. Quite naturally, he has not yet learned to feel the stigma of the inferior race. He is deeply wounded by her harshness, and takes her forcibly into his arms to plead his love. In an instinctive revulsion of horror she throws him off and, without a word, leaves him to his agony. Even here, curiously enough, the audience feels with her.

The difficulty comes with the third act, which is the last. Georgiana has come to realize, what she could not realize under the first shock, that she has lost the man whom all her life she has loved. His tragedy is even greater. For, to his heartbreak are added poverty and the loss of the career that was opening before him. Born to wealth and power—a life of happiness and great usefulness—he has been plunged forever into the deepest ignominy. And the girl to whom alone he looked for sympathy has been the first to insult him. It is wholly natural, as it seems to me, and a creation of the highest dramatic inspiration, that the instinctive woman in Georgiana should triumph over the Southerner—that the pendulum of emotion should swing to the other extreme. She comes to Morrowe, full of suffering and contrition, and offers to share his degradation and exile.

Where Mr. Sheldon has failed, I think, is that he permits the audience to believe that her offer to marry him is the result of calm conviction. It is only, as her previous denial of him had been, the result of a natural emotional impulse. Morrowe, however, clearly understands her and the fate that encompasses them both. No happiness could be as great as this, to find that in her heart she loves him with a full measure of womanly tenderness and of womanly courage; but never for a moment does he believe that the sacrifice she proposes is possible. "You can't ride with me in negro cars," he says; "you can't eat with me at negro lunch counters; you can't live with me in negro hotels and be buried with me in a negro graveyard." If his wisdom and his self-control were at fault before, they are not so now. And so he bravely resolves to go out into the world of the negro, alone

Already in this third act we have seen Morrowe in consultation with a wise old statesman, father of the prohibition bill which Morrowe has made a law. Little by little he has realized that there is still work for him to do—perhaps a greater work—in helping to raise the negro to civilization. Now the woman he loves applauds his new resolution and promises that throughout the separation of a lifetime she will stand with him in spirit. Lifted up by her love and courage to a mood of supreme devotion Morrowe walks forth to address the public to tell them what he is and what he has to do. Shocking, deeply distressing as the subject of the play is, the mounting spiritual triumph of the last excuses it in fact, gloriously justifies it.

Adequately to play such a part is a task beyond any but a great tragic actor as, for example, Forbes Robertson. And even he might find it hard to bring the full meaning out of the act as it stands. But if ever it is properly written and adequately played the public, that is now in doubt as to The Nigger, will see in it by far the most powerful and by far the most profound drama on an American subject that has yet been written.

As Georgiana, Miss Annie Russell gave evidence of abilities far beyond the scope of the ingénue parts to which unfortunately she has hitherto been limited. No American actress has ever done a finer bit of emotional acting than she does when Georgiana recoils from Morrowe, and, with head erect and hands clasped behind her, strides out of his loathsome presence.

How that moment affected the first-night public has never been adequately described. Hitherto the spacious grandeur of the theater had seemed to overawe the audiences. Now for the first time the audience forgot itself and shouted its bravos long and loud. The management, fearing that it would tire itself before the last act, turned up the house lights, the glare of which would kill any ordinary demonstration. And still the audience shouted for the author. Finally, Mr. Calvert was sent out to say that the author had escaped, and the tumult subsided By the end of the performance Mr. Sheldon had been corralled and, in spite of the falling off in interest toward the end of the play, he was three times called before the curtain. If the applause after the second act had been husbanded in the way so well known to many managers it might easily have been sustained throughout the entr'acte

a thing that has not happened in New York in the last fifteen years, if it ever happened

Of all the New Theater productions The School for Scandal suffered most from first-night accidents and mistakes, and it was the most liable of all to be ruined by them. For here the management attempted an innovation as hazardous as it was laudable. It has long been the custom, in order to enliven the play and divert the audience, to cut the text and overlay the performance with stage business that has no warrant in authentic tradition. In order to star the part of Lady Teazle, Augustin Daly even stole lines from other parts and gave them to Miss Ada Rehan. No doubt the performances gained by such means in immediate effect. Many more laughs were scored. But in the opinion of the New Theater management the play, as a whole, lost in truth to life and in all the deeper values of comedy. It is in no small measure due to interpolated gags and business that the comedy has been called artificial.

Miss George as Lady Teazle

MR. LOUIS CALVERT, who had charge of the production, based his interpretation on the original text and made it his artistic aim to play for the reality and essential humor of the comedy. Thus, Lady Teazle was shorn of her flamboyant mannerisms and Sir Peter of his exaggerated crustiness and ill temper. The Lady Teazle of Miss Grace George was a country girl as wholesome as she was witty and spirited, whose head had for the moment been turned by the frivolities of the town. Sir Peter, whom Mr. Calvert himself played, became a warm-hearted old fellow, sorely tried and often vexed, to be sure, but, above all, a gentleman and deeply in love with his madcap wife. A similar transformation was wrought throughout the cast.

The effect of reality, as it happened, was sadly marred on the first night by balky curtains and by unexpected glimpses of actors waiting their cues and of stage-hands behind the scenes. To many the performance seemed dull. But with repetition it found itself. With her Lady Teazle, Miss George, whose powers as a *comédienne* have rapidly matured of late, has conquered the very difficult art of old comedy. If the present generation has witnessed a more whimsical and winsome, a more brilliant and lovable Lady Teazle, it has not been my good fortune to see it. Mr. Calvert's Sir Peter suffered not only from the mistakes of that night, but from the fact

(Concluded on Page 40)

Forbes Robertson in The Passing of the Third-Floor Back

Janet Beecher and Cyril Scott in The Lottery Man

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PHILADELPHIA, FEBRUARY 5, 1910

Twentieth-Century Pioneers

AS THE Postmaster-General's predecessor has pointed out, there is no postal deficit once the Government's mail and franked matter is charged to the several departments and to the beneficiaries of the free service at its proper postal rates. This would be done in any private business. Furthermore, the alleged deficit on second-class matter melts away like mist once the costs of the service and the apportionment of charges among the several classes of mail are analyzed. These figures are ready, and they will be duly presented to the public at the proper time. In the meanwhile, we wish to say something about a misapprehension which, we believe, a portion of the public shares with the Postmaster-General.

We have had a large number of letters from our readers, who seem to be solidly behind us in this matter, urging that, in comparison with the enormous benefit which the periodical press is to the country, the deficit is a matter of relative unimportance. We think it is open to debate whether the press as a whole is not of greater service to a country than an army or a navy, but we have no wish to debate the question. We pay our way, and we prefer to stick to purely business arguments and to ignore sentimental ones, strong though they are.

In his report the Postmaster-General says: "It has been suggested also that in fixing postage rates for second-class mail a discrimination be made between purely reading matter and matter printed for advertising purposes, a higher rate to be charged on the latter." Quite apart from the obvious difficulties in the way of putting such a recommendation into effect, this sentence brings out clearly Mr. Hitchcock's failure to understand the true significance and importance of advertising, not only to a magazine's readers, but to the business development of the whole country. It is because he is not alone in this that we want to say something about advertising.

The pioneers of the nineteenth century worked with their hands; those of the twentieth century are working with their brains. Slowly and laboriously the pathway of commerce was hewed out with the axe and broken with the plow. Today the pioneer works with a silent force which is no less revolutionary and far-reaching than the wireless. Whereas a merchant in the past could use but a small force of salesmen, and push forward the development of his business and of the country only by inches, today he has at his command an army which does the work of years in weeks or months. These silent salesmen go into every house, every store, every office in the country. They may be found in the wilderness and in Wall Street. And they have done more to increase the business and the prosperity of this country than any other single force. Yet we are planning through one and the same Congress to pass a ship-subsidy bill and to impose a tax on an enormous number of going concerns, vital to the prosperity of the country, whose business is either wholly or partially dependent on this force. Stripped down to the facts, this is the essence of the Postmaster-General's proposal.

Advertising is true pioneering. It is the great creator of new business, the great expander of old. The typical trust waits for some one else to create a new demand, to open a new market, and then it comes along with "something just as good." Advertising is today the mainstay of independent business; it is the bulwark of little business against big business; it is the one open path straight to the consumer; it is the small man's chance to win on the sheer merit of his goods and the brains that he puts into pushing them, against the brute strength of the most powerful trust.

It has been charged against the magazines that they carry more advertising than the newspapers. Though the implied reproach is not true, we heartily wish that it were. It would mean more than our prosperity; it would mean larger prosperity and development for the whole country. Today all the leading magazines and the more intelligent newspapers are carefully scrutinizing the character of their advertising matter and guaranteeing the reliability of the advertisers whom they admit to their columns. And this is an increasingly potent force in raising business standards. The dishonest, the tricky, the lying merchants cannot get their wares before the great audience of the leading magazines. Square-dealing merchants benefit proportionately. Yet it is proposed to penalize these merchants.

There is nothing abstruse about this advertising proposition, nothing difficult to prove. Look through this number of THE SATURDAY EVENING POST, or pick up any reputable magazine, and analyze the advertising carefully. Here is an association of growers in Hawaii, advertising canned pineapple. In the old days they would have had to work slowly and painfully through jobber and retailer, interesting one merchant and one consumer at a time. Today they can bring their goods to the attention of almost every consumer in the country and over night a quick demand springs up, making for the immediate expansion of a great industry. Here is a small independent cigar-maker. Under old conditions a trust might have kept him out of business. Today he can secure in any magazine just as choice a corner, passed by as many consumers every minute, as the greatest trust in the world, and so a small independent business is safe and thriving. A city takes two pages to present its advantages as a manufacturing center. Result: eighteen factories—which it would have taken years to secure in the ordinary course—locate there, and a whole community is benefited. A great railroad system runs through the wilderness, a small town is surrounded by fertile but unsettled prairies. Both advertise, and settlers pour in on every train to make new homes. The settlement of the Northwest, the development of the Western apple country, have been pushed forward ten years by judicious advertising. The enormous expansion of the automobile industry is undoubtedly due to the fact that these manufacturers, who are selling something that appeals to progressive minds, are progressive enough to use the most progressive of all methods of salesmanship—advertising.

There is no use multiplying examples. They are at your hand. The thing argues itself. Imagine for one moment your daily newspaper without the drygoods store and local advertisements; imagine your magazines without the mass of time-saving and money-saving information called advertising, and the consuming public forced to return to the old, slow, wasteful methods. It is stepping back into a world without telephones and trolleys. That will give you some slight idea of what a vital factor in your lives is this advertising matter which it is proposed to tax. The merchant and the manufacturer do not have to imagine; they know just what advertising means to the life and prosperity of business. And the Postmaster-General ought to know not only these things, but also just how much the advertiser does to swell that big profit on the first-class mail. Does he know that from one page in THE LADIES' HOME JOURNAL an advertiser received thirty-one thousand answers and sent thirty-one thousand replies, all at the first-class rate? Does he know that one advertiser, in a four-months' campaign, has created 310,000 letters in reply; that another advertiser spent $433,242 in a year in first, third and fourth class mail, and that in the same period he received over 4,000,000 answers to magazine advertisements? These are but a few examples; they might be multiplied indefinitely.

THE SATURDAY EVENING POST is not wholly selfish in its argument against an increase in the postal rate, unless a plea for a square deal is selfishness. We simply have a constitutional aversion to being the goat. Because we have a special and individual sales force, built up as a bulwark against just such ill-informed legislation, we could bear up under an increase in the postal rate much better than our weaker brothers, many of whom would be forced out of business by it. We have even been asked what we are making all this fuss about, as after the dead had been given decent burial there would be more room for us. We are not looking for that kind of advantage. We have won our place by a clean, hard fight and by straight business methods. Under present conditions magazine publishing is an open field, the last stronghold of free competition. Whatever influence we have shall be devoted to keeping the field open.

Once the public clearly understands this matter we have small fear of the outcome. We do not believe that it will consent to the imposition of an unnecessary tax on its reading matter, or that independent business will consent to a tax on its most important selling force. Magazines will continue to be published and merchants to advertise in them. The road to business perdition is choked with men who stopped advertising. Sisyphus was the first of these, and he is still trying to get back to the top of the hill.

While we are on this subject of advertising we might as well make the confession that the magazines and newspapers are "subsidized"—not by the American Government, but by the Great American Advertiser. Without him, THE SATURDAY EVENING POST would bankrupt John D. Rockefeller if he sold it at five cents the copy and stuck to it long enough.

The Party Label in Boston

BOSTON'S mayor-elect is pleasantly described as a machine politician and spoilsman, owing his hold upon the affections of the electorate chiefly to demagogic appeals and to the lavishness with which he scattered public moneys during his former incumbency.

His leading opponent is described as an opulent, able and disinterested gentleman, willing to sacrifice his convenience for the public weal, and a member of one of the biggest financial houses of New England.

Both are members of the Democratic party; but this mayoralty election was strictly non-partisan, candidates being nominated only by petition and their names printed on the ballot without any party designation.

By this system, it was urged, the voter would be compelled to study the personal merits of the candidates and select the one that he judged to be the best, unbiased by party affiliations. Yet the victory seems to have been a strictly partisan one. The emblem of the Silk Stocking and the Money Bag might just as well have been printed on the ballot in front of Candidate Storrow's name. A clear plurality of the electors, according to the returns, discerned it there, in their mind's eye, and swiftly passed on to the plain man of the people—and the gang.

From spoilsmen's machine politics cities have suffered much. From high finance they have suffered still more. The purely personal equation in Mr. Storrow's case was not sufficient to overcome a deep-seated prejudice against the greater enemy. No one should blame Boston. It is doubtful if, in any other city, a candidate with Mr. Storrow's handicaps would have run so well.

Alexander and Joseph

ESPECIALLY felicitous is the eulogy of Speaker Cannon which was pronounced at a notable gathering of Republicans in his own state the other day. Mr. Cannon, said the orator, "is the man who represents what Alexander Hamilton represented in his day."

To grasp that point firmly is to understand both Uncle Joseph and the sea of trouble which now threatens him. Hamilton, we may recall, was one of the chief figures in what would now be termed the reactionary movement of his time. He acknowledged small faith in government by the people, desired that the President and members of the Senate be elected for life and have the power of appointing the governors of the states. He had, of course, small experience to guide him. Government by the people was then little more than an experiment which had been tried only under the disturbing conditions of a desperate war for national existence. After only twenty years of experimenting under fairer conditions, Hamilton's party went under.

The irritation against Uncle Joe arises from the fact that he fails to draw his political inspiration from ideas of a later vintage than the closing decade of the eighteenth century. A good deal has happened since then.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

Taft's Justice

NATURALLY, since Election Day in 1908, there have been a large number of persons who have paraded about, claiming to be bosom friends of William H. Taft. Naturally, I say, because William H. Taft has bosom enough to accommodate many such, and, also, because he was on that date elected President.

However, a certain proportion of these claims have been bogus, say ninety-nine per cent, but that does not mean Mr. Taft has no bosom friends. Far be it from. He has several, and some in particular, but the person who seems, by recent events as well as by previous affection, to be entitled to play Pythias to the Taft Damon is Mr. Justice Horace Harmon Lurton, of Tennessee, the latest addition to the Supreme Court of the United States, and added thereto by Taft himself.

It was this way: Mr. Taft, when judge, did most of his judging on the same circuit with Mr. Lurton, who was also a judge of similar denomination as Taft. If they had not been judges it might be said they became pals. Of course, a judge, and especially a Federal judge, cannot become a pal. That is too obviously undignified. So, being judges, they became companions, and a deep and abiding spirit of comradeship grew up between them. Lurton is older than Taft, some thirteen years, but only by the calendar. The mind of the one man was of the same trend as the mind of the other, and they chummed together off the bench, and on it, too, for that matter.

When there was a vacancy on the Supreme Bench in President Roosevelt's time, after Taft had declined it himself, Taft went to the front for his friend Lurton.

"If you want a real judge," he said to Colonel Roosevelt, "a real judge who will ornament the bench, I can name a man who can give cards and spades—beg pardon, Mr. President—who is the peer of any within the purview of your gaze and more than the peer of most of them."

"To whom do you refer, William?" inquired President Roosevelt, seemingly impressed.

"Horace Harmon Lurton, of Tennessee," responded the ardent Secretary of War, "than whom, I may say——"

"I make me no doubt," interrupted the President, "that Judge Lurton is all you have cracked him up to be—that is to say, he is a most able and learned and conscientious jurist. But, William, I have another in mind." Well, of course, that ended the matter for the time being, for when Mr. Roosevelt had another in mind he always had another in mind. Wherefore, he appointed Mr. Justice Moody.

Time, as the poet says, is fleeting, a remark eminently justified by the facts in this case, for time fleeted very fleetly, and lo and behold! arrives William H. Taft at the Presidency. What then? Well may you ask what then! In the course of events there came a vacancy on the Supreme Bench. Seizing upon it, President Taft declared his intention to appoint Judge Lurton to the place.

"But, Mr. President," butted in various and sundry advisers, "Judge Lurton, while a most estimable man, is sixty-five years old. Entirely too old, Mr. President, entirely. Indeed, as Buff Cobb would say, an elgy old gentleman."

"Oh, no," commented the President, "sixty-five is not too old. Why, it is merely the prime of life."

"But," they butted again—"But, Mr. President, you refused to appoint a certain man to a judgeship, saying he is too old, and he is only sixty-three."

"My dear advisers," announced the President, "you, after a manner of speaking, give me a pain. That is, you annoy me excessively. There is a vast difference between almost any candidate for a judgeship being sixty-three and Judge Lurton's being sixty-five. With one it is the quicker the sooner; with the other it is the higher the fewer. Do you follow me?"

The Price of Popularity

THEY did. They followed him when he named Judge Lurton and confirmed him promptly, and now he is sworn in and has a nice, new black silk robe, and sits on the extreme end of the bench, being the baby of the court. History has not yet recorded whether Mr. Justice Lurton chews plug, for if he does he will be doubly welcome: first, by Mr. Justice Harlan, who frequently leaves his own plug at home, and needs some solace while on the bench; and, second, by Mr. Justice White, who has to lend his plug to Mr. Justice Harlan when that venerable Kentucky jurist has been forgetful.

But let us not be trivial. The fact is that, when it comes to judges, Mr. Taft knows a good one when he sees him. Hence Lurton. Furthermore, Mr. Justice Lurton is a Democrat and the vacancy was caused by the death of a Democrat, Mr. Justice Peckham, and thus the political complexion of the court remains unchanged. Of course, politics has nothing to do with the United States Supreme Court, but the political complexion of the court remains unchanged. Do you get that?

Snapshot of Chief Justice Fuller and Mr. Justice Lurton, of the United States Supreme Court

In addition to being a Democrat, the new Justice was a Confederate soldier. So was Mr. Justice White, also a Democrat, so that phase of it is not new, but—hist!—Mr Justice Lurton is, probably, the only man ever appointed a Justice of the Supreme Court of the United States who served time in a penitentiary. Well! well! what do you think about that? Amazing, isn't it, how a man, elevated to the Presidency of the United States, will let his personal feeling run away with him in such a manner and appoint to the highest tribunal in the world a man who served time in a penitentiary? Scan-daly-ous, I should say!

(Business here of being shocked. Indignant protest. Everybody horrified.)

Grand dénouement: He served time in a penitentiary as a prisoner of war. Now, aren't you sorry you bit?

This is how it happened: Young Lurton, who was born in Kentucky, was studying at the Chicago University when the war began. He was seventeen years old. He went to Tennessee and enlisted in the Confederate Army. The next year he was discharged for ill health. He recovered, enlisted again and was taken prisoner at Fort Donelson. He escaped, enlisted again, this time under General John H. Morgan, in what the Northern people, at the time of the war, called Morgan's Raiders, and what the Confederate Army designated Morgan's Cavalry Brigade.

Lurton was with Morgan on Morgan's raid into Ohio, and was captured. With the other prisoners taken he was sent to the Federal prison. Morgan escaped, but Lurton remained incarcerated until the close of the war. Simple, isn't it? See how easily a reputation might be blasted. If one said, merely, Justice Lurton was in the pen, and did not explain, it might be thought—oh, well, why pursue the subject further? Let this be a lesson to all to be very, very careful when discussing our fellows.

After the close of the war Lurton was twenty-one. He went to school in Tennessee and graduated from Cumberland University. He studied law, took his degree, and practiced at Clarksville, in the same state. He was appointed a chancellor to fill a vacancy and was elected for the full term soon thereafter. He served for three years, resigned and practiced law again for a time. He was elected to the Supreme Court of Tennessee in 1886, became Chief Justice, and held that position until he was placed on the Federal bench by President Cleveland. He served in the same circuit with President Taft when he was on the Federal bench, and that is where their friendship began.

The new Justice is a stocky man, rather inclined to flesh, with a big head that sits close down on his broad shoulders. He is amiable, pleasant, fun-loving, a good story-teller and a fine companion. He is reputed to have a profound knowledge of the Constitution, which he undoubtedly has, or President Taft would not have appointed him. Also, he looks mighty well in his black silk robe, which is a most admirable happening, for the Supreme Court of the United States, learned, dignified, able and impressive as it is, isn't so blamed pulchritudinous, in the mass, to put it bluntly.

Out of the Picture

WHEN the late E. H. Harriman completed that wonderful engineering and railroad feat known as the Salt Lake cut-off there was a celebration and Harriman took a large party of big railroad men out to it.

They had their pictures taken at the right spot scenically. Mr. Harriman stood at one end of the group. When the pictures were printed and the photographer brought them around the railroad men examined them.

"Why," shouted one of the guests, "where's Mr. Harriman?"

"Do you mean that little chap that stood at the end?" asked the photographer. "Why, I cut him off."

The Failing Appetite

"WE'VE got right smart ailing folks around here, or they say they are," said the hotelkeeper at Mitchell, Indiana. "Now, there's old Uncle Jim. Ninety years old, if he's a day, and always grunting around like he was ready to die next minute. He went into the store the other day and the clerk said: 'How be ye today, Uncle Jim?'"

"'Feelin' awful bad,' said Uncle Jim. 'My stomach's all gone. Can't eat nuthin'. Didn't sleep a wink last night for the misery of it. Nigh unto death, I am.'

"He grunted around some more and then he saw a basket of turnips settin' there. 'Them's good turnips,' he said to the clerk. 'How much be they?'

"'Twenty cents a peck,' says the clerk.

"'Well,' says Uncle Jim, 'gimme half a peck on 'em,' and he took them, and I'll be goshswizzled if he didn't pull out his old jackknife and eat that hull half peck of raw turnips right then and there."

The Ignorantest Folks

CONVERSATION in the smoking car of a train going from Orleans to French Lick, Indiana:

"Where you bin, Jim?"

"I bin out West. Where you bin?"

"I bin out West, too. What yer think of them folks?"

"They don't know much."

"No, Jim, them is the ignorantest folks I ever seen."

A Distinction in Stairways

A VISITOR to the Capitol at Washington started to go up a stairway on the Senate side that was roped off.

"Here," said a Capitol policeman, "you can't go up that stairway?"

"Why," asked the visitor, "is it exclusive?"

"No, not exclusive—private."

The Hall of Fame

¶ Senator Gordon, of Mississippi, writes poetry, and it is pretty good poetry, too.

¶ There is one thing about Gifford Pinchot and his losing his job. He won't miss the salary.

¶ The Indiana papers printed a long interview with John W. Kern the other day and all the papers round about asked: "Who's Kern?"

¶ Former Mayor Bookwalter, of Indiana, has been employed by the Commercial Club of Indianapolis to undertake the establishment of a great technical institute.

¶ Senator J. W. Bailey, of Texas, is the domino champion of Gainesville, his home town. He won the championship at a recent tourney at the Turner Hotel, but Cheaney, the hackman, gave him a close run.

The Senator's Secretary

DID you ever see a political crisis? Were you ever on the spot when a great party hung trembling on the brink of the precipice, was stuck on the jagged rocks and fast going to pieces, had the sword of Damocles hanging over it with the suspending hair almost severed, and was afloat, rudderless, on the seething sea of factional politics?

Well, all those things have happened recently, and then some. Just as the statesmen came back from their holiday vacations, full of good cheer and projects to jimmy out appropriations for their districts, the smouldering spirit of discontent that has hung like an ominous cloud over the Republican majority in the House of Representatives was fanned to a flame by the bold hand of the insurgents, and the forked lightning of popular disapproval descended like an avalanche and hoisted the arrogant leaders with their own petard.

Casting anxiously about for a word I should say it was horrendous. That about describes it. Of course, it was also significant, portentous, ominous, tremendous, catastrophical, cataclysmic and epochal. And it must have been important. Everybody says so. The seers and sages of politics in Washington began turning flip-flaps one Monday and didn't stop for two weeks. They saw a cloud on the horizon no bigger than a man's hand, which grew rapidly into the deadly upas tree and engulfed in this awful maelstrom the barnacled wreck of a once noble craft that had withstood the tempestuous storms of numerous years and met in the shock of battle all comers, emerging triumphantly with victory perching on its banners and with its recreant foes quailing before its eagle eye, allowing the galled jade to wince and the chips to fly where they might.

It was a crisis, all right—a triple-screw, six-decked, thirty-thousand-ton crisis. As nearly as we could make it out the Grand Old Republican Party was torn asunder, beaten to a pulp, macerated to a mash, separated into hostile camps, on the toboggan slide, Joe Cannon slide! There hasn't been so much excitement since T. Roosevelt chased General Miles off the White House lot. We seethed and boiled. The space under the great dome of the Capitol echoed and reëchoed with hoarse cries of: "You're disrupting the party!" "Get off my foot!" "This is treason!" "Kick him in the slats!" and other raucous exclamations. Wow! Wow!—not to say, Wurra! Wurra!

Not Even a Crack in the Party

Twenty-six insurgents, combined with the Democrats, had wrested from the Speaker the power of appointing a committee and had passed a resolution that the committee should be appointed by the House itself. There was a majority of three votes for the proposition. On those three votes hung the initial proposition that the Speaker and the House organization had been dethroned. Men, ordinarily sane, went about predicting that this tremendous blow to Cannon would result in Cannon's resigning as Speaker, in his quitting public life, in a complete reversal of the procedure of the House, in a long string of like victories by the insurgents, and other and similar piffle.

Then the excitement began to die down, and the sages and seers discontinued their flipflaps for the gentler hysteria of running around in circles. There came a period of approximate calm. Both sides did some casting up. And, writing before the fact, I venture the prediction that there will be a settlement of some kind, and that this session of Congress will go along about its business, investigate the Interior Department and the Forestry Service, pass the money bills, make a bluff at passing some other important measures and, mayhap, pass a few of them, and quit as soon as it can so the members can go home and see about being reëlected.

You see, there have been political crises before in Washington, and will be again; but back of them all, so far as the Republican party, now in the majority, is concerned, has been the fact that that party is as elastic as a rubber band. You can stretch it, but it is mighty hard to break it. Moreover, insurgents or no insurgents, the discipline of the party is wonderful. That is why the Republican party, for many years, has had an edge on the Democratic party. The Republicans act, generally, as a unit. The Democrats act as individuals. This crisis will not and has not disrupted the Republican party. It hasn't made a crevice in it.

The insurgents are not willing to be classed as Democrats, or as outside their own party. They came quickly to the front on that proposition when they announced they were for Taft and his policies, or not against either, but simply against Cannon and the present control of the House. Now, that is a family affair and will be kept such. It isn't a great national issue in the large sense. It seemed vastly important at the moment, and was exploited by the newspapers like an earthquake, or a cyclone or a prize fight; but the astute gentlemen who have been, and still are, for that matter, the leaders of the Republican party in Congress, do not intend to give the Democrats any advantage. They are cold-blooded. They intend to keep control if it is within their power. They will have no hesitancy in sacrificing Uncle Joe if that seems necessary and will still the turmoil. Indeed, while I am in this predicting business I will make another statement—that is, that Speaker Cannon will not be a candidate for Speaker of the Sixty-second Congress, if he is reëlected. He will not retire from his present office, but, I believe, he will not ask for reëlection if the House remains Republican. The idea that he will retire now, or at any time before the end of his present term, is foolish.

The Revolt Against Cannon

The twenty-six insurgents who voted with the Democrats at the time this alleged crisis appeared must be reëlected next fall, just as the one hundred and forty-six Republicans who voted with Uncle Joe must be. Undoubtedly, they understand the tempers of their districts and know what they are doing. Still, they are Republicans and politicians, and while they will press every advantage they have they will not quit the party. Hence, if the Cannon difficulty is settled, or composed, or compromised, they will all stand together with Taft, who is a Republican President, and the Grand Old Party will remain reasonably intact. That is as it has worked out in the past and that is how it will work out this time, in all probability.

The public idea of the beginning of this row is that it is based on the rules. That is true, in a way. Still, if the insurgents, and enough more with their proclivities, were in power at the organization of a Congress they would adopt substantially the same rules. They would have to, or not do any business. The thing that has given the insurgents their power with the people has been not the offense of the rules, but the offenses of the Speaker under the rules. This is an anti-Cannon fight and nothing more, and however remarkable the Speaker may be he has not the power, the following, the potentiality to split the Republican party on a mere personal issue. He will be gracefully eliminated, and the game will go on as originally set forth.

The revolt against Cannon is a curious commentary on the manner in which the American mind works. When Cannon, who had been chairman of the Committee on Appropriations, was first elected Speaker there were tons of stuff printed about him as a simple, homespun, kindly, shrewd politician of the old school. He was interviewed, sketched, photographed, caricatured, cartooned, exploited in every conceivable way, and not a word was said against him. He was the same Cannon then as he is now.

He was a novelty. Roaring Dave Henderson had been Speaker before him, and Thomas B. Reed before Henderson. These were different types. Thus, when there came to the Speakership, which is, next to the Presidency, the most important office in the country, and is the most important office in the legislative branch of the Government, a homespun man, who cussed a little, chewed a cigar, left most of his waistcoat unbuttoned, was hail-fellow-well-met with everybody, had a large stock of worldly wisdom and the gift of expressing it epigrammatically, he was immediately jumped into fame. The country was Uncle-Joed from morning to night. Everything he said was printed. His speeches were reported. His "by the Almighty" and his "in the last analysis" and "this country is a hell of a success," and all the rest of it, were worth telegraphing; and he was a National Character.

Now, Cannon is human, very human. It wouldn't be fair to say that all this sort of guff swelled his head, but it did put him in the limelight and, perhaps, exaggerated his own sense of importance. He had large majorities back of him, and he began his work as Speaker of the House by beating into everybody that the slogan was regularity. He set forth the doctrine that the majority must rule, that he was boss of the majority, and that he, being the majority, had the say. It wasn't quite so bald as that, for Uncle Joe was always foxy enough to put the majority part of it first, but it came out that way in the end.

What happened? He is a companionable man. He knew the House of Representatives through and through. He had served on the floor for years. He knew every technicality of legislative business. He had his friends, and it was not long until he was surrounded by a little coterie who, by virtue of his friendship and confidence, became sub-leaders. These men worked with Uncle Joe and played with him. It became a close corporation and ran the House. He was reëlected Speaker and his faith in his power grew. He had that power, vested in votes on the floor, and he began dictating here and dictating there until he, unconsciously, perhaps, fed himself fat in his own opinion and thought himself the whole House. He will dispute that vigorously, and so will his friends, but that is what happened. This jarred on many Representatives not of the Cannon coterie.

Moreover, he had ideas that were not in sympathy with what is known as the progressive thought of the country, which, though it at that time did not have many votes, had many mediums of expression. He is an old-school politician. He hasn't kept along. He retarded, and opposed, and sneered at various projects that to him simply signified the spending of the nation's money, but to others meant much for the future. Take the project for beautifying Washington, for example, carefully worked out. Uncle Joe never lost an opportunity to damn it. He did not oppose public buildings, but there were many instances when he displayed a sort of Bourbon spirit and did not jibe with the times.

A Single Name for Many Sins

He was reëlected the third time, and grew to be more dictatorial. Why not? He had the votes. The organization was with him. He quelled such little insurgent movements as there were from time to time. He was supreme. Meantime, the advanced-thought people, with their many mediums of expression, quit writing about Uncle Joe as a simple, shrewd, homespun statesman, and began to call him a czar. They applied the broad term of Cannonism to everything they wanted to kick about in the conduct of the legislative affairs of the Government. It was a workmanlike job. In a year or two there was a rising protest among the people against Cannon. Various Representatives, especially in the West, sensed that feeling in their districts and acted accordingly. Presently, in some parts of the country Uncle Joe was made the object of bitter attack. He was held responsible for everything. It became a sort of religion to attack him, just as it is a sort of religion to hate Senator Aldrich, the Standard Oil Company and the Tobacco Trust.

Uncle Joe was a bit arrogant when he was elected Speaker the fourth time. He passed his rules at the beginning of the special session of Congress with the aid of Democrats, so he has no legitimate fault to find with insurgents who beat him this time with the aid of Democrats. He had had plain sailing, but he soon found he was on a difficult course. He was held responsible for the tariff bill, so far as the House was concerned, and, indeed, he was held responsible for it as it finally appeared. He worked on the old lines. He planned to roll the machine over all who opposed him.

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Then the crash came, and the machine rolled over him.

Now, this is an interesting diversion in politics, of some importance, but it is no crisis. It may cost the Republican party the loss of the next House. That, in the opinion of many, would not be so great a disaster, except to Uncle Joe and his followers. The probabilities are that it will not, for Uncle Joe has Taft with him on the broad general proposition that Uncle Joe, being the recognized choice of the Republican majority for Speaker, is entitled to reciprocal support from the President, and you may be very sure that Uncle Joe, who hated Roosevelt, will not oppose any Taft policies in the present circumstances. He is too wise for that.

We are rapidly becoming a volatile people, swayed by the sensation of the moment. Because President Taft discharged Forester Pinchot, who was clearly guilty of insubordination, it was hailed in many sections as a complete reversal of the Roosevelt policy of conservation. Taft smashed that idea with his conservation message. The fact was, too, that Pinchot did not have the clamp on Taft that he had on Roosevelt. Nobody denies that he is a most excellent man, a most talented man, and that he has labored long, unselfishly and with magnificent results for the country. But he was insubordinate. Taft could do nothing except discharge him, and that will be the verdict when the row calms down.

The same spirit that caused the condemnation of Taft for discharging Pinchot, dictated by men who would not allow insubordination for a moment among their own employees, or the employees of any corporation in which they had a voice—for, when all is said and done, President Taft is at the head of a great business corporation, the United States—caused the cheers when the insurgents defeated Uncle Joe. In reality the defeat amounted to little. Cannon's committee to investigate the conservation business would, the insurgents claim, whitewash Ballinger. I do not think so. It would not dare, if anything against Ballinger were found. This talk of political whitewash is largely poppycock in these days. There are too many alert magazine writers and good reporters in Washington, beholden to nobody but their papers, which want the truth, to allow any set of men to get away with a whitewash, no matter how clever those men may be. Publicity has spoiled the whitewash industry in Congress.

President Taft's position in the affair has not been particularly fortunate. He has been rather between the devil and the deep sea. He is President, and he has outlined several policies. He is a Republican. And the Congress is Republican. The only way he, the President, can get his policies enacted into law is by that Republican Congress. He can make speeches, write letters, issue messages and outline policies until the cows come home, but that will do no actual good until his policies are made into laws. Naturally, he is compelled to rely on the Republican majority for support. That Republican majority is officered by Aldrich and Cannon. It would do him no good to break with these men, for he could get nothing in the way of the laws he wants. He is smart enough to see that, under the present circumstances, these men will give him all he wants. If he took up with the insurgents he could pass nothing, nor would it help matters if the next House should be Democratic. He couldn't get anything then. Moreover, Mr. Taft is frankly a candidate for renomination in 1912. He must look to regular Republicans for that renomination.

Thus, holding the whip hand over Cannon and Aldrich at present, he can get his laws made. Thus, too, he can get his renomination. The power of the President is enormous. Being human, he uses that power for his own ends, at times. It would be Utopian not to do so, and this is not Utopia. It is the U. S. A., and everybody in it is playing politics very hard at present; that is, everybody in politics and, especially, in national politics. Moreover, predicting for the third and last time, Mr. Taft will have the machinery, the delegates, and will be renominated in 1912, unless he changes his mind and retires. That will be attended to by the gentlemen with whom he has cast his fortunes. So long as he has started with them they will see to it that he continues, with such enthusiasm as he can muster and they can instill.

This game, brethren, is but the beginning. The crisis is not yet in sight. This was but a skirmish. The tale will be told by the battle during the remainder of this session of Congress and the results of the elections next November. Remain perfectly calm. Things will happen that will make this crisis look cerise, for, simmering it all down, this is what there is to it as this is written:

(*a*) The insurgents have slapped Uncle Joe on the wrist.

(*b*) The hide on Uncle Joe's wrist is very thick.

(*c*) One swallow does not make a summer.

(*d*) Many regulars have intelligence.

(*e*) The Presidency is a big office.

(*f*) The Republican party has sense enough, at present, to keep its quarrels in the family.

(*g*) Compromise is the life of—political—trade.

Furthermore, such coarse work as depriving the insurgents of their legitimate patronage will not go on long, for that is the utmost folly, and, in conclusion, if Jim Watson, the former Republican whip, had been on the job, instead of John Dwight, the present Republican whip, there would have been a different tale to tell.

If this is reactionary take it home and try it on your piano.

YOUR SAVINGS

Life-Insurance Stock as an Investment

NEARLY every man with any sort of income carries some form of life insurance. If he is uninsured it is not the fault of the agent, who is everywhere. During the past twenty-five years various great life-insurance companies have become rich and powerful, and have piled up vast reserves and surpluses. Here, then, is a business that touches all the people and is, according to the general belief, very profitable. The question naturally arises, Why should not life-insurance stock be a good investment? The answer not only explains a somewhat uncommon means of employing money, but also provides, in view of certain developments of the past five years, a helpful lesson for the small investor with savings.

You cannot measure the life-insurance company as an investment medium by most of the standard forms, such as railroads and industries. An insurance company is a sort of public institution supervised by the state. It cannot earn money like an ordinary corporation because in many states its investments are restricted by law. Likewise, it is unable to distribute widely its profits because statutes provide that funds be laid aside for the protection of the policyholder. In addition to these distinctions there is still another important one, namely, that there are different types of companies: the mutual companies, like the Mutual Life of New York, the New York Life or the New England Mutual, which are conducted for the profit of the policyholders; the stock companies, like the Prudential, the Metropolitan or the Travelers', which are conducted for the stockholders, and sometimes apportion a share of their earnings among policyholders; and the combination stock and mutual companies, like the Equitable, with charters providing for mutualization.

Before taking up the stocks of the long-established companies it is more important and timely to consider the present wide sale of stocks in new companies. The approach to it is interesting. Everybody remembers the celebrated insurance investigation of 1905, when abuses of power and alliances between certain old companies and Wall Street interests were revealed. These revelations provided an opportunity for the slick exploiter of stock. He immediately began to form or project life-insurance companies and to unload the stock on the public. Between 1905 and 1908 nearly one hundred new companies were organized, mostly in the West and South. The appeal of the majority of

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the promoters was the same, and it was very effective. They pointed to the immense amounts of money amassed by the old companies, to their stocks which were selling at big prices and paying large dividends, and to the disclosures of the Armstrong hearings, and said: "Why send your good money East to be abused in Wall Street? Keep it at home; have your own insurance company and gather in its profits." They held out the promise of dividends on the stock which ranged from fifteen to forty per cent. Men and women with savings began to buy this stock, and they are still buying it. They have not, in most cases, stopped to investigate the kind of company that was being formed, its prospects or its field for making money, or the character, integrity and experience of the men behind it. They have only seen the luring promise of dividend, and thus they have violated a fundamental investment rule.

Now, when the promoters of the new companies used the argument that the old companies had waxed fat they were, of course, speaking the truth. But they did not and do not say that their present prosperity and their rich record of dividends are the result of long years of upbuilding; that many of the people who now hold big blocks of this very valuable old stock got in at the start, had faith in the company and backed it through years of loss or financial embarrassment. In other words, like all other really good things, the average man did not get in on it, and it was not hawked about. The same thing might happen in time with a company projected today; but it is a speculation at the present time, and the man or woman with savings cannot afford to take this chance.

There are many reasons, however, why a life-insurance company started today requires more capital than one inaugurated twenty-five years ago. In the first place, insurance conditions have changed. The keen competition now makes the initial cost of getting business very high. In the old days the companies had chances to increase their profits by lapses, gains from not having to pay surrender values, and through investments that are not now permitted by law. Again, many of the companies to whose earnings the stock promoters point have had specialized channels for revenue. The Prudential and the Metropolitan, which are used more often than any of the others in this way, developed industrial insurance, which is highly profitable. A new company could not enter this field now, except at great expense. The Ætna and the Travelers' have had accident and liability departments which have contributed largely to their income, and so on. Perhaps the most significant change of all from old conditions which affects the investment phase is that the tendency of all present-day insurance legislation and regulation—and it is becoming more stringent all the time—is for the benefit of the policyholder and not for the benefit of the stockholder. The stockholder, in the eye of the law, is really the very last consideration. When a man or a woman has a comparatively small sum of money, and this money means years of saving or some sort of sacrifice, it seems proper to hedge it about with as much protection as possible.

Must Make its Own Market

Nor is this the only reason why the average man should hesitate from buying speculative life-insurance stock. The law requires that the stock of such companies must be fully paid up in cash before the company can do business. As in banks, a premium is added to the par value so as to provide a working surplus at the start. It is highly important that a new life-insurance company have all the available money possible when it begins, because, as is generally known, the initial cost of getting business is heavier than in almost any other commercial activity. Life insurance has no market; it must make and seek its market. A man goes into a store and buys a shirt or a pair of shoes without being solicited; but you seldom find a man holding up a life-insurance agent on the street and asking to be insured. Besides, a new company must meet the terrific competition of the old companies, their low rates and their perfectly-organized machinery.

Instead of doing their utmost to give the companies the best financial start the promoters of the great majority of them have imposed at the very outset a heavy burden of promotion expenses. Investigation reveals the fact that the commission charged by selling agents for disposing of the life-insurance stock ranges from 25 to 40 per cent. This means that if the par value of a share in a new company is $100 and there is a premium of $50, an agent whose commission is 25 per cent would get $37.50 of the money contributed by the investor. This would only leave $112.50 for the company, and of this sum $100 is capital stock and must not be impaired. In many cases the stock is sold on installments, but the selling agent—who is the promoter of the company or his representative—gets his fee out of the first installment paid.

The Promoter's Rake-Off

A certain new company that was investigated by a well-known New York actuary is typical. The par value of the stock was $10, but it was then being sold at from $25 to $40 a share. The agent's commission was 75 per cent. In one instance, according to the sworn report made by the actuary, the agent sold stock at $25 a share to a small investor, but delivered his own stock for which he had only paid $20. In addition to this rake-off of $5 on each share he got his commission fee. In a score of new companies you find that the principal ambition of the promoter of the company was to exact all the tribute he could out of the stock. In several cases it was shown that by the time all the stock had been sold the promoters themselves scarcely owned a share.

Right here comes the question that all the people who were solicited and who are being solicited to buy this sort of stock should ask: If this stock is such a good thing, why should the cost of its promotion be so high, and why should it be hawked about by canvassers? The men who formed the great old companies employed no such methods. They got together quietly, formed the company and went about their business. Instead of paying excessive commissions for the sale of the stock they sought by economy and prudence to conserve their assets. It is possible to repeat the performance today, and it has been done in many communities by the organization of home fire and life insurance companies. But when you look at the records of the most successful companies you find that the stock was not promoted.

The investor will find it a safe rule to follow when he keeps away from any sort of exploited or promoted security.

High Prices and Narrow Markets

When you come to examine the stocks of the old-established life-insurance companies, and especially those to which the exploiters of the new point, you find that the market is very narrow—narrower, in fact, perhaps, than any other kind of stock. In view of the very high price that the stock commands, the dividend is comparatively small. It is estimated that the average dividend paid on life-insurance stock in 1908 was six and a half per cent.

While the capitalization of some of the rich stock companies is in the millions, it began very much lower and was increased from time to time by stock dividends. Take the Prudential. The last quotation on its stock was $550 a share. The rate of dividend is ten per cent. To buy this stock today as an investment would mean a yield of less than two per cent. Most of the people who own it have got a part of their big return in the shape of stock and have been stockholders for years. The original capitalization was $100,000. Ætna Life stock is quoted at 495 and pays a dividend of fifteen per cent; Travelers' of Hartford sells around 775 and pays fifteen per cent. The Equitable, it is interesting to add, only pays seven per cent on its capitalization of $100,000. This restriction as to seven per cent is in the charter.

The lesson that life-insurance stock conveys to the small investor, summed up, is simply this: As in all other activities, the really good things are not hawked about or exploited, and while a few of these new companies may in time become successful and prosperous, at the outset they are speculations pure and simple, and the man with savings can afford to take no such chances with his money.

We Own and Offer, Subject to Prior Sale and Advance in Price,

$2,000,000 First Mortgage 6% Gold Bonds

of the

Sacramento Valley Irrigation Company

Guaranteed by the American Water Works and Guarantee Co.

Dated June 1, 1909. Due Serially

Denominations $100, $500 and $1,000, Interchangeable.

Interest payable June 1st and December 1st at The Trust Company of America, New York City, Trustee. Principal may be registered.

PRINCIPAL FEATURES OF THIS ISSUE.

1) The property lies in the Sacramento Valley, California, and has a remarkably high productive value.
2) The company owns in fee and controls by option at this time over 100,000 acres of land.
3) The company possesses an unusual water right, granted by the State and confirmed by special Act of Congress, giving it more than enough water from the Sacramento River to irrigate 250,000 acres.
4) The bond holders are amply protected by purchase money mortgages and bonds can be issued only as these purchase money mortgages are deposited with and assigned to the trustee at a ratio of 125% of mortgages deposited to 100% of bonds issued.

The success of the same interests in the Twin Falls Country, Idaho, is well known and a matter of record.

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The prompt payment of both principal and interest on the bonds of this issue is unconditionally guaranteed by the American Water Works and Guarantee Company, of Pittsburgh, Pa., capital and surplus $4,500,000. This company's net earnings exceed $600,000 annually.

It guarantees only the securities of properties it investigates and constructs with its own engineers, and controls and operates with its own organization. Since its organization, twenty-eight years ago, there has never been a single day's delay in the payment of either principal or interest on any bond it has guaranteed. The strength of its guarantee continually increases as its business extends. With each new issue the additional assets acquired by this constructing, operating and guaranteeing Company are always greater than the contingent liability assumed.

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The most important requisite to a successful irrigation enterprise is the constructing and operating experience which insures intelligent discrimination in the selection of properties, accurate engineering, careful construction and successful operation. The uniform success of the American Water Works and Guarantee Company in the selection, construction and operation of over forty water works properties and three irrigation projects in different parts of the United States, amply protects the investor in this issue of bonds.

Send to our Department H for "The New California," an illustrated descriptive booklet; a text book entitled "Irrigation;" and for circulars and printed matter describing this issue.

J. S. & W. S. KUHN, Inc.

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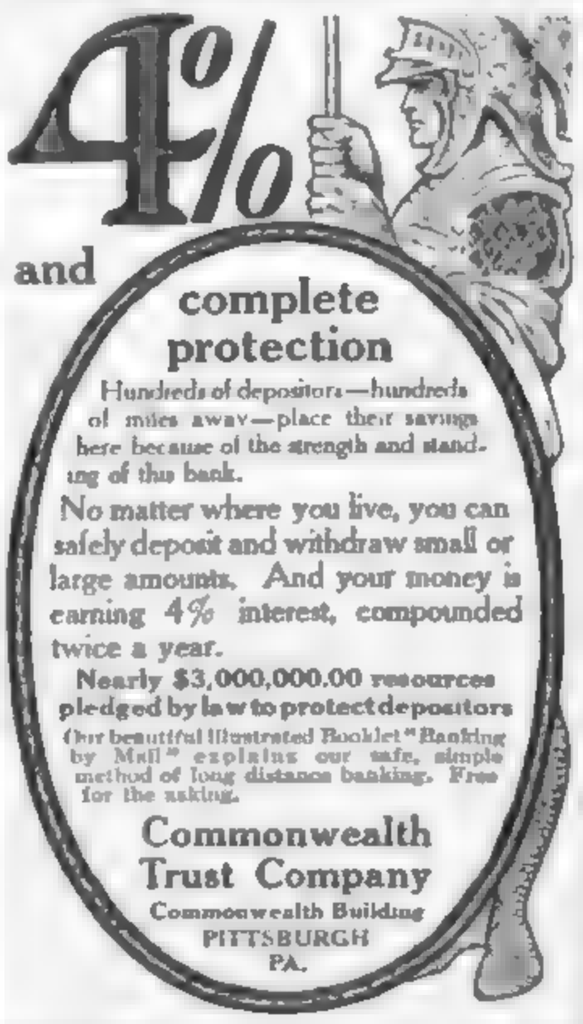
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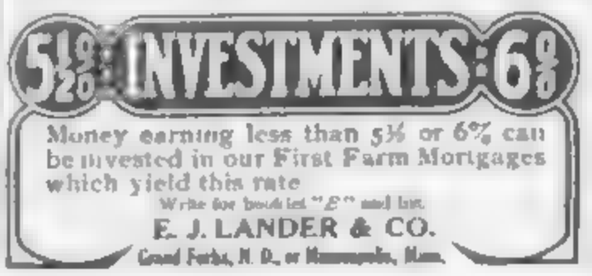
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THE CHARM OF THE SIX

THE charm of a superb motor car cannot be described: like the odor of exquisite perfume, it can never be known until it is *personally experienced*. Charm is that harmonious excellence which wins without argument.

To the car owner who feels its influence, it has a *value beyond price*, and he would not trade that car for any other car in the wide, wide world.

Charm is progressive. Originally we were charmed by the sensation of riding in a vehicle that propelled itself.

But as experience broadens, and we come to realize that *cars differ*, we learn that our first car has, after all, a list of imperfections. Then our first charm gives way to the charm of some other car that not only propels itself, as the first did, but does so in a manner *infinitely better*. Thus from car to car, model to model, year to year, the old charm goes and *a new charm* takes its place.

Since the motor car is but a machine that undergoes annual improvement, it would seem possible to improve it less and less each succeeding year—thus annually lessening the degree of fresh charm to be experienced by the car owner.

Fortunately, however, this is not always the condition. Indeed, *the most recent improvement* supplies charm in quantity and quality beyond the greatest expectation.

For, in improving the motor car from four to SIX cylinders, designers removed once for all (and for the first time since the automobile took its place in business and social life) *the fundamental fault* of a broken power stream.

Thus the SIX, alone of all cars, is distinguished by a continuous, unbroken stream of power, which, being fundamentally different, *produces fundamentally different results* than were ever before possible.

Notably, a remarkably *sweet-running* and *quiet* motor; a motor so powerful that it propels its car at a *slow motor speed* never before available.

This slow-speed ability widens the *range* of driving speeds; so much so, indeed, that hills hitherto requiring first or second gear may now be taken *on direct drive*.

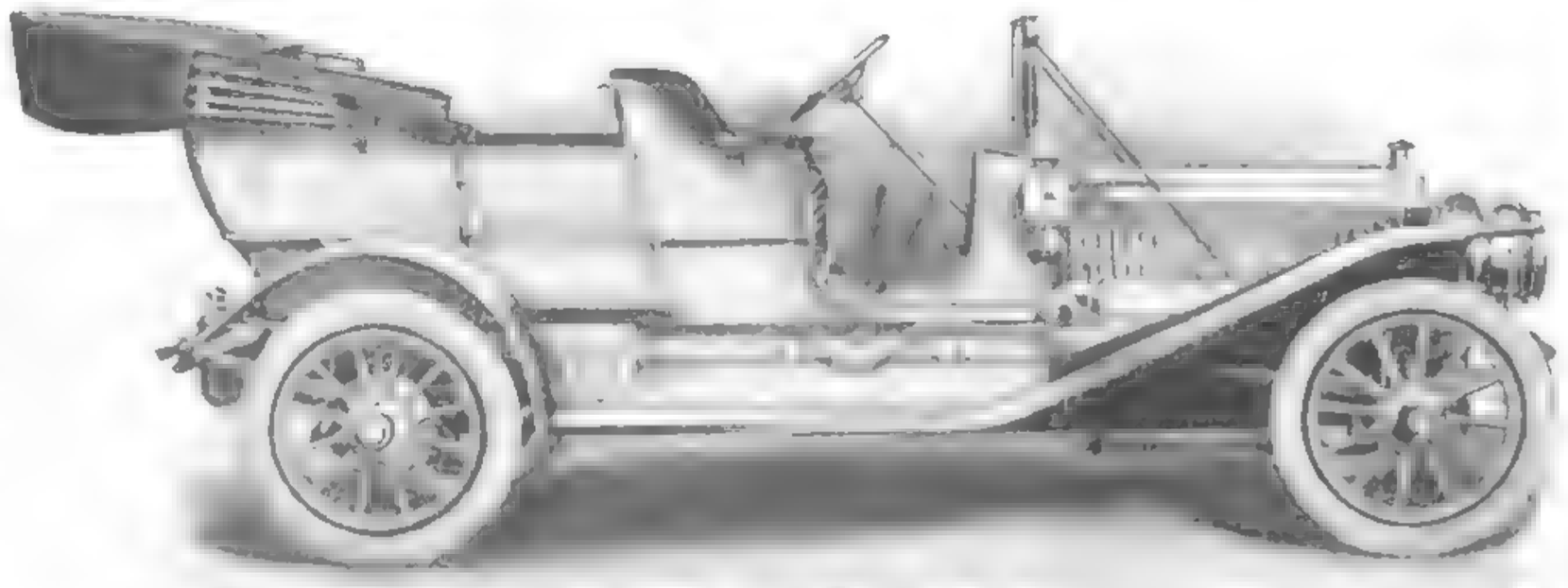
This same new continuous power stream that gives sweetness, quietness, flexibility and hill-climbing capacity, also *eliminates vibration* and *lessens the hammer-blow* of the piston to such an extent that the SIX must necessarily *outlive other types*—two years to one.

(All of which seems too good to be true.)

However, it IS true, and the truth of it accounts for the charm of the Six—a charm so strong that Six owners cannot speak of their cars in praise less strong than the superlative degree.

But it is futile to talk of charm and hope to tell its full meaning. The only way *to realize the charm* of the Six is to ride in the Winton Six yourself. Then you will be under the same inability to express its charm to your friends as we are in trying to express it to you.

Let us send you our explanatory literature and the name of our dealer nearest you. Clip the coupon and mail it today.



WINTON SIX

Six-cylinder, 48 H. P. motor. Multiple disc clutch. Four speed transmission. Instantaneously sensitive carburetor. Bosch or Eisemann magneto, and storage battery. 124-inch wheel base. Frame narrowed in front to permit short turns. Easy riding semi-elliptical springs all around. Four shock absorbers. Snappy-looking, roomy, comfortable, five-passenger body. And a motor that cranks itself. This car holds the world's upkeep record of 77 cents per 1000 miles. Price $6000

Power Measured in Inches

Energy is generally measured in horse-power.

Horse-power means quantity.

Let's measure energy in inches—which means distance.

A motor, let us say, has a 5-inch stroke.

Power (energy) is produced in each cylinder on only 4-5 of the stroke—a distance of four inches.

The piston in each cylinder travels down and up twice on each cycle, or (4 x 5) 20 inches.

In a one-cylinder motor, therefore, the engine produces four inches of power in 20, leaving on each cycle 16 powerless inches.

In a four-cylinder motor the engine produces (4 x 4) 16 inches of power in 20, leaving on each cycle four powerless inches.

In a six-cylinder motor the engine produces (6 x 4) 24 inches of power in 20, giving 4 inches more power than the distance of the cycle.

Thus the four-cylinder motor has not enough power to equal the distance of the cycle.

This shortage means intervals of no power.

The Six has more than enough to equal the distance of the cycle.

This surplus of power makes it impossible for the Six to be without power.

Hence the Six (and only the Six) has continuous power.

Every motor (while running) is either making or using up power.

If this were not so we would have Perpetual Motion right now.

Every one, two, three and four cylinder motor uses up its own power to drive itself through those inches in which it is not making power.

What would you have your motor do—waste power in driving itself, or use every ounce of its power in driving the car?

Foolish question? Not at all.

If your motor could talk, it would tell you that it can't drive the car as well when it has to drive itself also, as it could if it had only to drive the car.

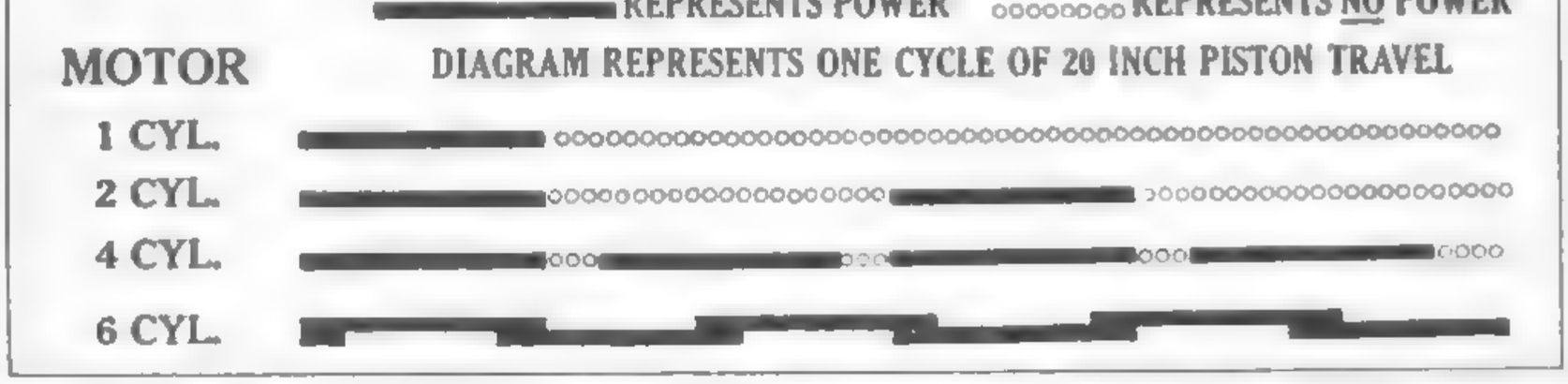
That's where the Six has the big advantage over all motors having less than six cylinders.

The Six has continuous power.

It is always driving the car and never wasting power in driving itself.

And the result is shown in Six Superiority in

Sweet running.
Absence of noise and vibration.
Flexibility.
Hill-climbing capacity.
Economy of operation and upkeep.



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IN all the History of Fashions this book stands alone—the most beautiful and interesting Style Book ever published.

It is the most splendidly illustrated—each page pictures perfectly some new delightful fashion for YOU.

It is the most complete Fashion Book—the *all-inclusive* book—because in its pages the list of *desirable* new Spring styles is *completed*.

More thought, more time, more money, have been put into the production of this Guide to the New Fashions, than ever were expended on any other style publication ever issued.

So, by simply taking a moment *now* to write for your copy of the "NATIONAL" Style Book, you will learn every new style in Waists and Skirts and Dresses and Tailored Suits—all of the new fashions in every kind of apparel for Women, Misses and Children.

Russia has Given the World the Styles for Spring

In the world of Music and the Drama, backward Russia has come to the front. Her influence has become unrivalled. And so now does the Art of Fashion follow that of Music, and we of the world of Fashion turn to Russia.

For Spring we find Russian Blouses in vogue, both jaunty and becoming, and Russian Turbans worn with Russian Mesh Veils and Russian Simplicity pervading everything. And this simplicity requires the true genius of "NATIONAL" Designers to make the new styles effective.

We find the coarse Russian Linens and bright new colored Lingerie and Wash Dresses in vogue and hand-embroidery liberally used over every kind of garment and material. And stylish dresses, waists and suits are trimmed in the new Russian side-effect—but your copy of this "NATIONAL" Style Book beautifully pictures all these new styles for you. And space does not permit us even to name them here.

The "NATIONAL" Style Book does far more. It not only *shows* you the new styles, not only *tells* you what is to be worn—but it *places* all the desirable new styles *within your reach* and at prices that mean an important saving for *you*.

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WE have told you on the other page how it will *pay* you in pleasure to write for the interesting new "NATIONAL" Style Book. We want now to tell you how it will *pay* you in *money saved*, to shop this Spring at the "NATIONAL."

Let us tell first of the famous "NATIONAL" Made-to-Measure Tailored Suits, priced from $10 to $40. Here is the story in few words: Any "NATIONAL" Tailored Suit will be cut to your own measure from your own choice of the new styles and of your own choice of our 450 new materials. That is worth repeating. Choice of all new styles made to your order in choice of over 450 materials. Wonderful—isn't it? Such variety in style and material is possible only at the "NATIONAL."

But furthermore, your suit will be guaranteed to fit you and *please you* perfectly or we will cheerfully refund your money. You take no risk.

For 22 years we have been making suits to measure in this way. We have pleased hundreds of thousands of women—we can fit and please *you* and *cheerfully* do we guarantee to please you.

Now "NATIONAL" Ready-Made Garments are equally pre-eminent. Stylish Waists, priced from 98 cents to $7.50, Skirts $3.98 to $15, Lingerie Dresses and Tub Suits $4.98 to $30 and "NATIONAL" Silk Dresses and Rain-Coats—all are the most desirable styles. The "NATIONAL" sells more of these garments than any other house in the World. And the reason is that it pays to shop by mail at the "NATIONAL." Pays in the Pleasure of the new styles, pays in the Satisfaction of greater becomingness and beauty in dress and pays in Money Saved. And just so will it *Pay You*.

The "NATIONAL" Policy

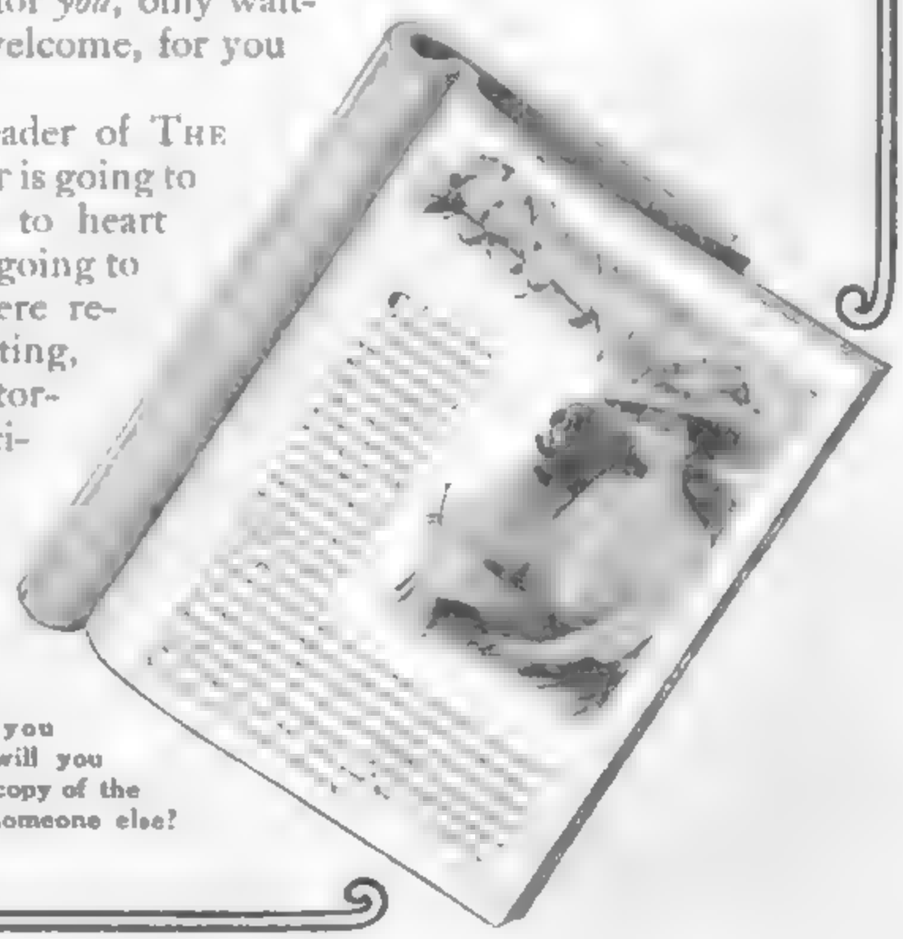
The "NATIONAL" Prepays expressage and postage to all parts of the world.

Every "NATIONAL" Garment has the "NATIONAL" Guarantee Tag—our signed Guarantee—attached. This tag says that you may return any "NATIONAL" garment not satisfactory to you and we will refund your money at once, and pay express charges both ways.

The Message of This Announcement to You

is that one copy of this new "NATIONAL" Style Book is YOURS, FREE, and without obligation whatsoever. And more—we have even reserved one copy for *you*, only waiting for you to say it is welcome, for you to write for it *now*.

We believe every reader of THE SATURDAY EVENING POST is going to take this advertisement to heart personally—that *you* are going to consider that there is here reserved for *you* an interesting, complete, instructive pictorial review of all the fascinating new styles—and that this Book belongs to *you* by right—without obligation, as a reader of THE POST.



The only question is—will you write for the book to-day or—will you leave the pleasure of this—*your* copy of the "NATIONAL" Style Book for someone else?

THE DINERS-OUT

(Concluded from Page 11)

"An old flame, I suppose," she said to herself. "I wonder which cousin it is," and away she sped.

Then, before Mrs. Wells' car was out of sight, Sylvia ran to the telephone and called for the bachelors. It was quite exciting. She knew how necessary to her plan it was to get word to them ahead of Mrs. Wells. Good! They had just come in. "I received your nice note," she said. "Yes, we understood perfectly, and we want you to come next Thursday, as you originally planned. . . . Not at all. It will give us such pleasure to have you come to our house at last."

"Because," she added to herself, "we'll be at Mrs. Wells' house."

VI

THIS time the martyrs stuck to their sacrifice, although it required real nobility to turn down the opera—and in Mrs. Wells' box, of all boxes! "It's Le Jongleur, too," complained Irving. "I've never heard it." Some one had been remiss. He had never heard it.

"Let's excuse ourselves early, as soon as we've smoked," said Horace, "and rush down in the subway in time for the last act—and supper. Up there in the wilds they probably go to bed at ten, anyway."

"In any case, they can hardly object when we tell them what we have thrown over for their sakes," put in Irving with some satisfaction.

Getting up there to the wilds was the problem. It was a frightfully expensive distance for a cab, and Horace's build did not go well in crowded cars. But where there's a will there's a way. Irving got one of his inspirations:

"We haven't had a long, hard walk for days. We need one. It will do us good and put us in shape to eat anything." They took excellent care of their bodies, these two, and that's right.

"But our evening clothes?" asked practical Horace.

"Oh, that's so!" acknowledged Irving. "We'd have to start up the Avenue before six o'clock." And he blushed modestly.

"Not merely that," rejoined grosser Horace, "but after a hard walk I've got to have a bath and a complete change." That was all too true of Horace.

But just then came another happy inspiration:

"Send a bag with our things on ahead by Tommy, the hallboy! Bathe and change at Pete's. No, they won't mind—they'll think it interesting. That's the way to work it!"

Thus the problem was faced, studied and solved; and by the time they swung into the home-stretch of their long tramp the two jolly bachelors were in that genial state of physical well-being where a good man with a free conscience feels kindly disposed toward all his fellowmen, and even toward strenuous females.

"Good old Pete—he once knew how to order a dinner," said Irving pleasantly; "let us pray he hasn't forgotten—hey, what?"

"Let us pray there's enough, whatever she gives us—hey, what?" rejoined hungry Horace, and with a sigh of complete content he added: "There's the house at last!"

"It can't be," said Irving as they drew near; "it's all dark."

"It must be," answered Horace; "it's the only stone house in sight."

Somewhat perturbed they mounted the steps, they rang the bell.

There was no response.

They rang again. Same result. It was beginning to look serious. "What does this mean?" asked Horace, mopping his brow.

"Let's investigate," answered Irving nervously. They went around to the rear. There were no lights. They tried the door. Locked

"Are you sure about the date?" asked Irving

"Positive," answered Horace. "She said 'Next Thursday,' the very day you mentioned in that jolly you wrote her."

There was a pause. They looked at each other, a great fear entering their midst. Horace voiced it huskily: "Irving, there's no dinner here tonight!"

And Irving spoke: "Here we are—miles from a decent restaurant! Horace, I ate a light luncheon today—to feel fit for exercise."

"So did I," echoed Horace as from a vast emptiness.

It was a tragic moment.

They gazed at each other like shipwrecked mariners. Like mariners they now began to swear: "A nice way to treat us. . . . Away up here and then forget all about it!" But this was of no avail. It only sapped their strength. They must think, they must act.

"Well, let's go and find a restaurant of *some* kind," sighed Horace, starting off wearily.

"Then go and join Mrs. Harry's crowd," added Irving, taking hope.

"Lord! but our evening clothes!" Horace stopped.

So did Irving. "We've simply got to get them," he whispered desperately.

"But how—how?"

"How! Why, this way," cried Irving resolutely, and he tried the kitchen window. "These old-fashioned houses are always easy." Hope was returning.

"Good!" cried Horace as the sash went up. "Maybe we can find something to eat, too."

"Help me up," commanded Irving like a born leader.

The short one got down on his hands and knees. The long one was standing upon his companion's sturdy back, when a policeman's voice interrupted them: "Gee, but you've got a nerve"—covering them with his revolver—"to try to put that across, this time o' night. Don't move," he added, blowing his whistle for help in case it might be needed.

Irving threw up his hands, that being the way they did in the stories some of his literary brethren wrote about Western life. Horace always knew he could make no mistake in following Irving's example, but at present it was impossible. Irving was still upon his back.

"This is very awkward," said the fiction writer.

"Very," groaned Horace.

"Sure," said the policeman.

"We can explain," said Irving.

"You betcher can," said the policeman. He was feeling their pockets for firearms, while his own swung from one to the other of the guilty pair unpleasantly. "Amachures," he said to himself. "Get down," he commanded. "Come on," he ordered; "you two walk ahead—oh, putcher hands down—they'll get tired. Now turn to the left. You can explain all you want to the sergeant."

"This is an outrage," cried Horace as a couple of other policemen joined them unexcitedly at the corner.

"Who piped yous that the help was out?" asked their original captor.

"We are friends of the Cunninghams," said Horace with dignity. "We were invited to dine there, but——"

"You look like it," replied another policeman. Horace had been exercising very violently.

"Do I look like a burglar?" asked Irving in his most distinguished manner.

"More like a barber, with that Caruso mustache," said the third policeman. The others actually liked his low wit.

"Mr. Cunningham himself will prove our identity," put in Horace scornfully.

"But where are we going to find him?" interrupted Irving in a whisper. "We're not going to stay in a police station all evening!"

But it seemed so. The first three or four friends they wildly called by telephone were, like their dear old classmate, inconsiderately—comfortably, no doubt—dining out.

"Might one send a messenger to Mr. H. Harrison Wells?" asked Irving icily of the sergeant.

The officer did not look up. He merely took out his cigar and spat. "Send one to President Taft, if you like—isn't he a friend of yours, too?"

"We can count upon reaching Harry at the opera," Irving hastily explained to Horace.

They sent the message. They waited long for the answer. They became impatient.

"Let's try Harry on the 'phone. I think there's one in the directors' room at the opera. . . ."

At last:

"Is that you, Mr. Wells? This is Irving Lawton."

A feminine voice replied. "Mr. Wells has gone with a friend to get you out of your little difficulty."

"Oh, thank you, Mrs. Wells—awfully good of your husband—so mortifying. It serves us right for not cutting this stupid engagement and accepting your delightful invitation, as, to tell the truth, we did last week——"

"This is not Mrs. Wells; this is Mrs. Cunningham." Then, in the sweet, innocent tones of a nice little thing, Sylvia went on: "We have just discovered our egregious blunder and we are covered with confusion. Somehow, we got it into our stupid heads that you were coming *next* Thursday. During the season invitations are sent out so long in advance, you know. I am always doing these unaccountable things—I don't know why." Then, being interrupted by the uncontrolled laughter of Mrs. Wells and the cousins—all of them near enough to be heard and recognized by Irving at the other end of the wire—Sylvia hung up the receiver and the diners-out knew that the party had returned to the box to hear the last act.

Comfort in Camp

IF YOU have been much around deer-hunting camps where migratory parties have used large wall tents you, perhaps, have seen left on the ground frames of plank or logs, filled with sand or earth, on which, as on a hearth, an open fire has sometime been built or a stove has been placed. The Indian teepee is the best of all movable camps. The fire in the teepee is built flat on the ground and the smoke goes out of the top of the house. It will not do this in a tent or a cabin, but sometimes a trapper in a cold country, who is not able to get a stove, will build up this earthen box hearth three feet high or so, and build his fire on top of that. The smoke he gets out of his cabin by having the lower and free end of his wooden chimney flare out like the top of a blacksmith's forge. In this way the hearth and the chimney never meet but have a space of a couple of feet of free air between them. This is better than no fire at all, but has its drawbacks.

One way of warming a tent in wintertime, where one has no stove or does not want a stove, is to dig a trench running from the outside under the tent wall and into the tent two or three feet. This is covered with a sheet of steel or iron thick enough not to warp from the heat. The fire is built down in this trench and, after it is going, will keep the interior of a tent quite comfortable, the top of the steel sheet serving precisely as the top of a stove for cooking purposes. Such a fire can be replenished from outside or inside the tent. In some ways it is better than a dinky camp stove which one has to be filling all the time, and which always has the tent too hot or too cold.

Of course, you can make an excellent stove out of a five-gallon oilcan, and your Uncle John D. Rockefeller has thus conferred boons upon the stoveless all over the outdoor world. A powder-can, also, will make a good stove if necessary. Again, if you have a little stovepipe you can build in one corner of your shack, taking your own fire risk, one of those up-and-down narrow little fireplaces such as you find always in the corners of the Mexican adobes. You can make such a corner fireplace out of stones and clay without much trouble, and it will do to cook in.

When your guide and you start on your forty-mile round of running the mink and marten traps you will have to sleep out, sometimes, in open-faced camps made by leaning brush against a ridgepole, and one of you will have to sit up to keep the fire going and will have to put up pieces of board to protect the sleeper's stockings when they begin to smoke. The hours seem long while one is thus engaged, and the 'popping' of frozen trees is startling in the white, starlit silence. Your home camp you can build yourself. It will be the most admirable house you ever owned, and the most delightful vacation hours you ever knew will be passed, let us hope, there some wintertime. That will leave your summer in the city. You can get a bathtub in a city in the summer. In your winter vacation you won't think you need one.

"Original Catsup"

Snider was the first producer of what is best described as "home-made" catsup. Previously all catsup was made from tomatoes that had been allowed to ferment.

The **"Snider-Process"** changed all this. It requires perfectly ripe tomatoes, sound and red to the core, grown under constant, personal supervision in vast gardens surrounding the factory; picked in the early part of the day, hauled in spring wagons to prevent bruising—they arrive still wet with the morning dew and within 2 hours are converted into

Snider Tomato Catsup

The aim of the **"Snider-Process"** is to convert this fresh, ripe, sound fruit, in the shortest possible time, into **Snider Tomato Catsup** and thus retain the natural flavor and color of the fruit—absolutely free from chemical preservatives or artificial coloring.

Before use, each bushel of tomatoes is subjected to a final inspection to prevent the possibility of an unsound or unripe tomato being used. The fruit is then passed through the entire length of 8 feet of clean running water from artesian wells, and further on passes through 4 separate sprays of fresh running water on the way to the Cooking Department.

The same exacting care is exercised all through the cooking, seasoning, evaporating, straining, bottling, etc., which is done in a "kitchen-factory" where everything is sweet and clean and airy, and the result is

Snider Tomato Catsup—

the most delicious relish ever produced—so good that it has made the name **"Snider"** a household word the world over.

"It's the Process"

The T. A. Snider Preserve Co.,
Cincinnati, Ohio, U. S. A.

Your old umbrella changed free

INTO A

HULL UMBRELLA

With Detachable and Interchangeable Handle

Thousands of umbrella handles from every state in the Union are pouring through the mails into the Toledo postoffice.

As fast as they are delivered at the great plant of the Hull Brothers Umbrella Company, these handles are being transformed, free of charge, into Hull handles which are detachable and interchangeable.

This remarkable plan—the purpose of which is to get the Hull Umbrella into the hands of several million Americans at the same or less than the cost of re-covering the old umbrella—was quietly put into effect through a few Hull dealers sixty days ago.

Such an avalanche of handles descended upon us through the mails that we have not dared heretofore to extend the privilege to the entire country through a national announcement.

With one huge department in the great Hull plant equipped to do nothing but rehabilitate old handles and turn them into Hull handles, we are ready, now, to tell you how to take advantage of this opportunity.

First of all—the Hull Brothers Umbrella Company bears all the expense of altering these thousands of old handles so as to make them detachable and interchangeable.

We figure that every person who once uses the Hull Umbrella will forever after discard the ordinary kind, and we will be amply repaid for our time, trouble and expense by the rapidity with which the old style umbrella will be rendered obsolete.

All we ask of you is that you carefully comply with the simple directions given herewith.

Coupon
TO THE DEALER:—You are hereby authorized to honor this coupon when presented by your customer in full payment for the service of changing one umbrella handle of the detachable and interchangeable feature as to incorporate the H.U.H.L. patented feature. Break off the rod about one inch below the handle (be sure and do not break a rib) and send the entire handle of your customer's worn out umbrella and a rib with your firm name and address. We will incorporate the H.U.H.L. feature FREE. If you do not carry Hull bases in stock, write us at once for prices, so that you can supply your customer with a new Hull base (frame and cover complete) at the cost of re-covering the old umbrella.
HULL BROTHERS UMBRELLA CO., Toledo, Ohio
R. P. Hull, President

How to Change Your Old Umbrella Into a Hull

FIRST CUT OUT THE COUPON

When you have exchanged your old umbrella for a Hull Umbrella, you will begin to enjoy uses and advantages which no umbrella has ever given you before.

Suppose the cover of your Hull Umbrella wears out.

You take it to the Hull dealer and he snaps onto the handle an entirely new frame and cover—all at the same or less expense than the cost of the mere re-covering.

When the cover of your old style umbrella wore out, you were forced to wait a day or two while an inefficient workman re-covered the old frame.

And even then you ran the risk of having the rusted ribs of this old frame break and ruin this new cover.

In a dozen ways the Hull detachable and interchangeable handle will demonstrate its utility.

You can have one handle, with covers of two or three varying grades, from common to fine.

Or you can have one fine handle with an ordinarily good cover for every-day use and a fine silk cover for more particular occasions.

The Hull is going to make you discard the old umbrella for all time.

Then select from the umbrellas in your home the one with a favorite handle which needs re-covering.

Take this old umbrella, with the coupon, to your dealer.

He will break the handle off the rod and mail the handle to us.

We will equip it with the Hull interchangeable and detachable device and mail it back to him.

He will fit this Hull handle onto a new Hull base—(rod, frame, cover and all)—in two seconds' time.

So you will have a new umbrella—complete—with the Hull detachable and interchangeable handle—for no more than it would cost you to have the old style, obsolete umbrella re-covered.

We can do this because the frame in the average umbrella costs only about 12 cents.

You choose the kind of cover you prefer, from the dealer's stock of Hull bases.

If he does not happen to be one of the ten thousand or more dealers who are selling the Hull Umbrella—tell him to send your handle to us anyway; and we will supply him at once with a stock of Hull bases.

Don't send the handle to us direct—and tell your dealer not to send the entire umbrella; but to break off the handle and mail it to us.

In short, this coupon which you take to the dealer is going to make the umbrella play a bigger part in your comfort and convenience than it has ever played before.

Why?

Because your Hull frame and your Hull cover are going to last longer than any frame and cover you ever bought before.

Because they are made in the biggest and finest plant in the world devoted to the manufacture of high grade umbrellas.

Because there is no skimping or slighting or sweatshop stinginess in their make-up from handle to ferrule.

We are notifying twenty thousand dealers in advance that they will be overwhelmed with calls from people bringing them old umbrellas, and we don't think you'll have the slightest trouble in getting your dealer to mail us the handle, even if he hasn't the Hull Umbrellas in stock.

But if he is the one man in a thousand who wants to be unaccommodating, just mail us a postal saying you could not get him to mail us the handle, and we will designate another dealer.

Whether or not you avail yourself of this offer, buy a Hull Umbrella with detachable and interchangeable handle when next you need an umbrella—for the reasons above cited.

Hull Brothers Umbrella Co.

1447 Summit Street — TOLEDO, OHIO

LOOK FOR THE NAME "HULL" ON THE BUTTON—IT MEANS AS MUCH AS "STERLING"

MAGAZINE MEN

SNAPSHOTS OF WELL-KNOWN ARTISTS AT WORK AND PLAY

Gustavus C. Widney

Sidney M. Chase

F. Walter Taylor

Martin Justice

Fanny Cory Cooney

W. J. Glackens

George Gibbs

Frances Rogers

Orson Lowell

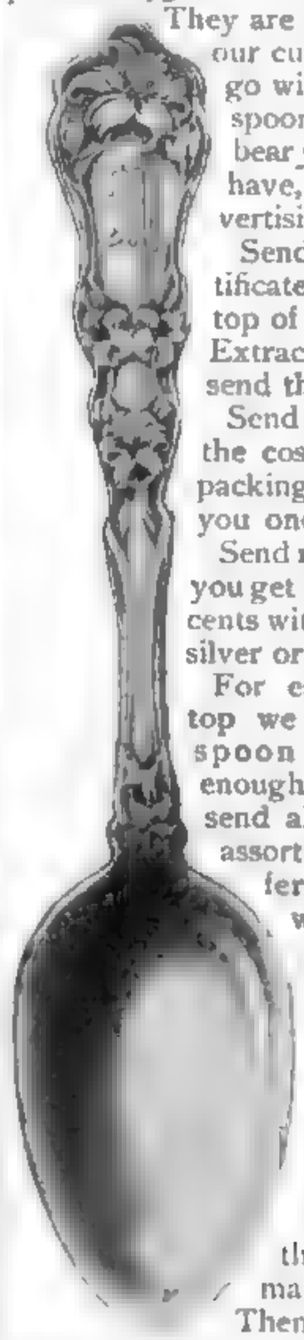
Our $3 Gift

Bearing Your Initial

We have six silver teaspoons, after-dinner-coffee spoons or bouillon spoons waiting for you.

These are the famous Lily Pattern made by Wm. Rogers & Son—made in their Extra Plate especially for Armour & Company.

You will find spoons of the same grade, but not the pattern, in all stores, priced at $3 or more for the six.



They are practically free to our customers, so don't go without them. The spoons we send you will bear *your initial.* They have, of course, no advertising on them.

Send us one paper certificate from under the top of a jar of Armour's Extract of Beef. Else send the metal top itself.

Send with it ten cents—the cost of carriage and packing. We will then send you one of the spoons.

Send more certificates as you get them and send ten cents with each—either in silver or stamps.

For each certificate or top we will send you a spoon until you get enough for a set. We'll send all of one kind, or assort them as you prefer. If you don't want spoons we'll send butter spreaders.

Thus we return to you, for a little time, more than you pay for the Extract of Beef.

But we know that six jars will make you a convert. Then you'll never keep house without it. You don't know what it means—the use of Extract of Beef. The Germans and the French use fifty times as much as Americans.

Their fame as good cooks comes, in rather large part, from their methods of using beef extract. They use it to utilize left-overs. They use it in a hundred ways. They make their wonderful soups with it.

Armour's Extract of Beef

is most economical. It goes four times as far as ordinary extracts.

But the Extract itself will teach you these facts better than we can in print.

So we ask you to buy one jar and send us the certificate with the ten cents—the cost of carriage and packing.

Do this again and again, if you are satisfied. Our usual limit is 6 to a family, but we will keep the offer open until you get 12 if you want them. Order a jar now from your druggist or grocer.

This offer is only made to those living in the United States.

Save the library slips in Extract of Beef jars and use them to get your favorite magazines free. Address Armour & Company, Chicago. Dept. E M.

ARMOUR & COMPANY

The Most Commodious of All Electrics

If you'll examine all the electrics you'll see that the Rauch & Lang is the roomiest.

The car, unlike others, is actually spacious inside.

That's one of the reasons why it is known as the most luxurious car on the market.

The seats are wide, deep and comfortable. You never get cramped.

The long wheel base and efficient springs make the car ride so easily that you can travel the whole day without feeling the least fatigue.

We are Most Careful of Details

We spend more time on the **appearance** of a Rauch & Lang than most makers take to build a whole car.

To finish each body takes the entire time of one craftsman for 90 days. The design of the car is perfection. Every line is graceful.

Rauch & Lang Electrics

58 Years Carriage Makers

We have been carriage makers in Cleveland for fifty-eight years—serving the most particular people.

So we know what is correct and we know how to produce it.

The fact that the demand for our electrics last year was nearly double the number of cars made, shows what an extraordinary machine we turned out.

The Car That's Safe

Any woman can run the car safely.

All the power and a strong brake are controlled through one simple lever.

The car can't possibly start 'til this lever is first in the neutral position.

Yet all power can be shut off instantly with the lever in any position. The car is proof against carelessness on the part of the operator.

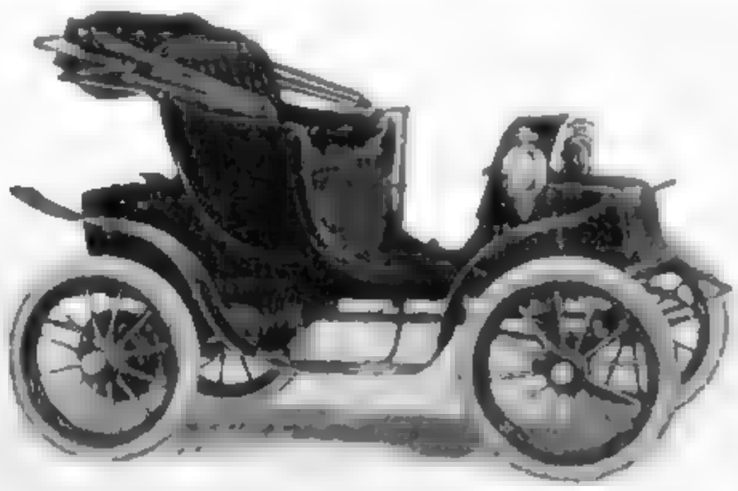
It has proven to be the best car made for hilly cities. It will go as far on one charge as you will ever care to ride in a day.

The highest type of Exide Batteries are used—noted for their extreme ruggedness.

Our cars are equipped with Palmer Web Pneumatic or Motz, Rauch & Lang Special Cushion Tires.

Compare the Rauch & Lang Electric with that of any other manufacturer by actual demonstration and you will at once be convinced with the superiority of our car, from the standpoint of mechanical detail, appearance and luxurious comfort.

Cut out the memo to send for the catalog. See if you know of a car that is half so exquisite as this. We have agencies in all the principal cities.



The Rauch & Lang Carriage Co.
2220 West 25th St., Cleveland, Ohio

Please send your Catalog and name of your Local Agent.

Name

Address

City State

Exhibit at Chicago Automobile Show, Space G 5

Sense and Nonsense

The Farmer's Curriculum

"Columbia is shortly to be equipped for training students for the farm."—*Daily Paper.*

Professor Silas Muggins, late of Agawampus, Ill.,
The Chair of Agriculture at Columbia will fill.
He is a famous farmer of a very high degree—
At least a dozen colleges have made him R. F. D.
He knows the farming business from Izzard back to A—
Or Omega to Alpha, as the classicists would say.
He learned it in his childhood, and he learned it through and through,
And he's given us a hint of what the boys will have to do.

"The class," says he, "in farmin' will arise at three A. M.
And feed the cows and hosses that the college keeps for them.
At four they'll git together at the soundin' of a horn,
And give the wakin' roosters and the hens their daily corn.
At five they'll have ten minutes for a dish o' bread and mush,
Which eat, they'll scrub the stables with a mop and scrubbin'-brush.
At six they'll draw the watter and do all the household chores
Their Almy Matter sets 'em, both inside and out-o'-doors.

"At seven by the whistle they'll seek out the cordwood pile,
And wrastle with a bucksaw on the kindlin' for a while.
At eight they'll hitch the hosses to the harrer and the plow,
And scar a half an acre each, as hard as they know how.
At nine they'll gather up the stones they've left along the trail,
And build a stone wall round the lot, and top it with a rail.
At half-past nine they'll sow the field, alfalfa, wheat or rye.
At ten they'll have a recess for their buttermilk and pie.

"From 'leven until midday they will mow the early hay.
From twelve to one they'll toss it, and then stack it all away.
From one to two they'll pile it on a four-wheeled scarlet wain.
At three they'll store it in the barn to keep it from the rain.
At four they'll quit ten minutes for to eat some apple-sass,
With maybe some fresh cider and a dish of sparrergrass.
From five to six they'll gather up the tatters in a sack,
Before they seek the pasture for to drive the cattle back.

"This done they'll do the milkin', after which they'll take a turn
At helpin' make the butter in the dairy with a churn.
At seven all the critters they will feed and put to bed.
At eight they'll have their suppers of cold beans and gingerbread.
At nine the little loose ends that you're sure to find at night
They'll tackle, and keep at 'em till they've got 'em all set right.
Their workin'-day will finish at a little after ten—
Which leaves 'em time for football till the mornin' comes again."

—*John Kendrick Bangs.*

Wrecks

RIGHT here, good folk, in the padded cell is the man who invented the College Yell; a pitiful sight, as you all can see, and a doleful wreck of a man is he. He tears his hair with a Rah-Rah-Rah and rends the air with a Sis-Boom-Ah, and he mumbles and jumbles and screams and cries; see the swelling throat and the bloodshot eyes. All day he yells and all night he howls, and up from his throat come fearful growls as though he remembered the campus where the first of his College Yells rent the air. He grins at you with a vacant eye and thinks you're a brother of Pi Chi Si; he makes a sign that the brothers know and waits to see if it's really so; then he thinks you are, and his great lungs swell with a rush of air for the old-time yell, and his cheeks puff out and his mouth swings wide and a rush of sound from the far inside of his mighty chest strikes on the ear and your heart beats fast with a dreadful fear; but you need not run from the frightful noise, for he's only one of our Rah-Rah Boys.

AND here is the woman of tricks and wiles whose hats were at one time the Paris styles; but the horrors of bandeau and rim and crown got on her nerves and broke her down; so she sits all day with her paper flowers and builds peach baskets and great straw towers with ribbons, and buckles, and birds, and wings, and glassware, and débris, and other things; she twists and she bends and she dabs it here and she jabs it there till it's just a dear, so she says herself, and she scallops the rim and sews more rubbish on crown and brim; then she tramples on it and she lays it down and she rocks her chair on the tall, tall crown, and when it is beaten and banged and torn her eyes light up with the sparkle born of genius real, and you know that she is a mistress past of battery. Then she trims the basket that holds the waste and builds a bonnet in perfect taste with a feather duster, an old whisk broom and a wisp of straw for an ostrich plume. But when she marks on the tag to sell at only a dollar, you know full well that her mind is gone, for no woman alive but would gladly buy it at thirty-five.

AND here is the maiden, oh, more than fair, who has robbed her mattress of all its hair and fashioned it up into curlicues, and rats, and switches, and puffs to use in assorted styles on her billowy crown. She puts it up and she takes it down and hangs it on bureau and stand and chair, till it swings and dangles from everywhere; with pins and glue she sticks and stuffs her own hair with ringlets and frills and puffs that wave on her forehead and cover her neck and piles in bales on her quarterdeck. She has braided switches, and rolls, and frills, and pins, and ribbons, and old goose-quills that she smooths and sticks and stuffs and stabs and dangles and does into dingledabs. Then she stuffs it high with old bed springs and pillows and bath towels and other things, and sinks in her chair with a gladsome sigh, with a pile of coiffure two feet high and yards across and fathoms deep, and falls exhausted and fast asleep.

—*J. W. Foley.*

The Pumpman

(AS THE MINER SEES HIM)

Nothin' to do but to set around,
Loafin' a shift away,
The easiest graft that's underground
An' drawin' the biggest pay.
No sweatin' fer him in a stuffy stope,
No packin' of drills an' such,
No liftin' of caps on a rotten rope
He doesn't amount to much!

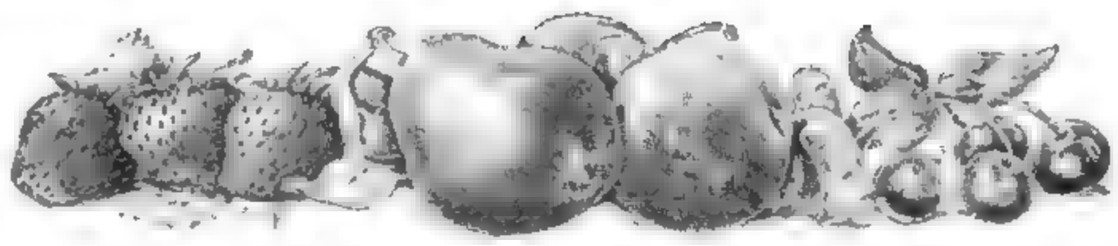
There ain't no loose roof waitin' fer him,
To fall on his bloomin' head;
The gas ain't makin' his candle dim,
Ner makin' his eyes all red.
The pumps they chug an' chug an' thump,
An' he tinkers 'em up a bit,
An' he calls the miner a fat-head chump—
An' I reckon the miner is it.

(AS HE SEES HIMSELF)

If these brass beauties up mine shud bust
I'm thinkin' the gang wud see
How much they've had to put their trust
In steam, an' the pumps, an' me!
They seen me settin' around so still,
An' the big pumps hammerin' gay,
But it wudn't take long fer the mine to fill
If the pumpman went away!

It ain't no cinch, but if it was,
I reckon I've earned it fair,
An' I ain't shovelin' now, because
I'm thinkin' I done my share.
An' now I'm close to the watery sump,
As I have a right to be,
Tendin' close to the big brass pump,
The boss of the pump that's ***me!***

—*Berton Braley.*



The Truth About Canned Fruit and Vegetables

There are some mistaken ideas about canned fruits and vegetables which, in the interest of all, we desire to correct.

So we 1,800 canners give voice to these facts. And we each and all certify to their correctness.

No Preservatives

No canner of garden products adds any color or any preservative. This is invariably true.

The preserving is done by sterilization, after the can is sealed. It is done by heat alone. Chemical preservatives are entirely unnecessary. They would be a useless expense.

About Quality

As a natural thing, we locate our canneries where the finest fruits and vegetables grow. And we naturally plant but the finest varieties. Our very existence depends on it.

Our canneries are always close to our gardens. So our products are canned in the very prime of their freshness—within a few hours of the picking.

Our fruits are never picked green, and left to ripen in shipment, as are most of the fresh fruits you buy.

Our vegetables are never permitted to wither, like those which you get from the vegetable man.

Canned fruits and vegetables will average far better than any you get from the garden. Yet the canned products are cheaper.

Clean Methods

Our methods of cooking are exactly like yours. Sometimes we add sugar, as you do; sometimes a savor of salt. But no canner whatever adds anything else.

Our kitchens are constantly open to visitors so we naturally keep them spotlessly clean.

Inferior products would simply ruin our trade. Products even slightly decayed would not keep. So quality and care are not mere matters of policy. They are the essential, universal customs of the trade.

We all use the most sanitary methods known to science. Our employes are all carefully chosen with regard to their personal cleanliness and health.

We none of us use any process or system in the handling of either fruits or vegetables that in any way injures or affects the fresh wholesomeness of the goods.

Garden Freshness

Because of modern canning—due to sterilization—we now have fresh fruits and vegetables every day of the year.

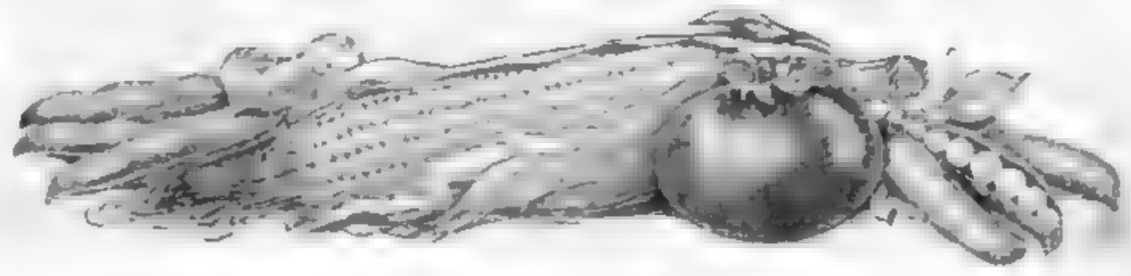
We can have them in winter as fresh and as savory as the day they were picked and cooked. For a sterilized garden product in a sealed can doesn't change in the slightest degree.

These things form an essential part of our diet. And a vast improvement in average health is due to their constant supply.

Don't let any prejudice, any mistaken ideas, lessen these benefits for you. When you pick and cook these products yourself, you never get them better than you get them at any season in a tin can.

National Canners Association

Frank E. Gorrell, Secretary, Bel Air, Maryland



The Rapid

The Car That Cuts Trucking Costs

Trucking cost is an important item of nearly every business.

When 4 wagons will do equally well the work of 5, the sensible business man dispenses with the fifth wagon.

No matter how economically your horse trucks are doing the work, we can show you how to **further cut down your trucking cost** by using a RAPID Commercial car.

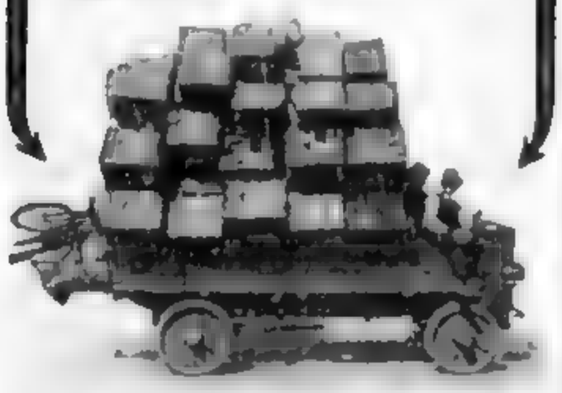
Our expert traffic service department will furnish you **facts** and **figures**, based on the record of thousands of RAPIDS in daily use, that will convince you that a RAPID will effect a **marked saving** in your trucking bills, no matter what **your** business is.

RAPID Commercial Power Wagons will do your hauling more quickly over any kind of road, 24 hours a day the year 'round. A RAPID combines low cost, economy of upkeep, simplicity of operation and reliability.

Write us the number of trucks, horses, and men in your trucking department and we will show you how a RAPID will save you money in **your** business. Write **today.**

The Rapid Motor Vehicle Co.
222 Saginaw St., Pontiac, Mich.

NOTE: We make Sight Seeing Cars of all styles and sizes, also Ambulances, Police Patrols, Fire Department Cars and Heavy Duty Trucks.



Every *genuine* Chocolate Bud has the name —WILBUR— stamped on its base.

WILBUR'S CHOCOLATE BUDS

A Chocolate of exquisite flavor and unquestioned purity. Every bud made dust proof by a tin foil wrapper.

At your dealers, or we will send a pound box prepaid for $1. One quarter pound box for 30c and your dealer's name.

For eating only—less sugar, greater body, greater satisfaction, delightful in aroma. 10c. per package.

H. O. WILBUR & SONS, Inc.
222 Broad Street **Philadelphia**

BOYS—Get a Screecher Flying Whistle. [illegible] 15 [illegible] and 4 [illegible] at once and we will mail it to you.
Dept. A, Auto Novelty Mfg. Co., B Station, Cambridge, Mass.

UP AGAINST IT

(Continued from Page 7)

wondered why it was that this chit of a child had so strong a magnetism for the other sex—even apparently for a man so business-like and unemotional as the young lawyer.

Suddenly Jim raised his head from the arms whereon it had been pillowed. In his eyes, sunken and red around the lids, stood the agony of despair. His chin trembled and his lips twitched nervously. With almost a groan he looked into Ludlow's calm face.

"Forget all this talk and give it to me straight!" he gasped. "Do you think I've got—a chance!"

Ludlow looked at him with honest sympathy. Then he nodded.

"A chance," he echoed. That was all.

"Look here," I expostulated, as Ludlow, Goldie and I descended the steps together, "you aren't going to let it go like this, are you? You're going to do something more, aren't you? Surely, as a lawyer, you must know of some way to help an innocent man!"

"My dear young woman," answered my friend, "I haven't an idea how anything can be done to strengthen our case. All we can do is to put in what evidence we have, and abide the result. Moreover, I have a day's work to do before I go home tonight."

"How late will you be at your office?" I asked.

"Eleven o'clock."

"Well, I sha'n't stop working on the case, even if you do. If I get anything I'll let you know."

"I wish you luck with all my heart," answered the young lawyer and, raising his hat, he swung on to a downtown car.

"Isn't he handsome!" exclaimed Goldie involuntarily, looking after him.

"If you expect to save Jim you can just forget all such nonsense!" I retorted angrily. "Now, I'm going to get a cup of tea and then get to work!"

"What are you going to do?" asked Goldie helplessly.

"I haven't an idea, but I'm going to do something."

We walked back to Franchetti's and had a roll and a cup of English breakfast tea apiece, which I paid for. Then, staring full at the girl's golden head, I fell into a sort of hypnotic study of the case, while she sat silently looking into my face.

"The great thing is to find those letters," I muttered to myself. "If we once get hold of them we can acquit Jim. Now, they were in his desk. If the District Attorney never received them they were either lost or stolen between the time they were removed from Jim's room, on the night of the homicide, and the time the bundle was placed in his hands. But why should they be lost? Goldie, were all Jim's other papers received by the District Attorney?"

"Yes—there were only a few. All the others were there," answered the girl, with her eyes still glued upon mine. "The District Attorney gave us a list. Say, it's just wonderful to watch you think!"

"It may not seem so wonderful to you tomorrow," I answered gloomily. "But give me another chance."

I knitted my brows and rested my head on my hands. There are many, many times in my business when I most fervently wish that I could smoke, but I have never yielded to a habit that I know would become in my case inveterate. This was one of those times.

"It isn't likely that they were lost," I ruminated. "Who came for the papers, Goldie? Who raided Jim's room?"

"I don't know," she answered.

"Don't know?" I exclaimed. "Why, that is the very first thing to find out."

"I told you that Hogan hadn't done anything," she answered.

I was already upon my feet and adjusting my gray veil.

"Why, there may be a thousand clews of which we know nothing," I said.

We left the restaurant and hurried down Center Street to Park Row. At the entrance of the World Building I left Goldie and took the elevator to the editorial rooms, where Mr. Adams, whom I know, has his office, and where I could have access to the files of old papers. Feverishly I turned them until I came upon the issue of the morning after.

"Young Broker Shoots and Kills Former Friend." The thing stared at me on the front page. Running my eye down the finely-printed column, in which every detail in the lives of Jim and Goldie was set forth, I caught the following—it was what I sought:

"News of the homicide had already been telephoned to Assistant District Attorney Gavagan, who soon arrived upon the scene accompanied by Deputy Assistant Montague Folette. The officials, together with Captain O'Hara and Lieutenant Bevan, immediately visited the boarding-house where the prisoner resided, and found in his desk a large mass of papers which, it was thought, might throw some light upon the motive that led up to the shooting. These were done up into a bundle, properly marked for identification and taken to police headquarters, whence they will be taken to the District Attorney's office for detailed examination this morning."

"Folette!" I cried under my breath. "Why didn't I think of you before? You who also like golden hair!"

"I'm going right back to see the District Attorney," I said to Goldie, as I rejoined her at the door of the building.

"Are you?" she exclaimed, brightening. "Do you know, when you are around I feel sure Jim will get off? Just think of all that has happened since you spoke to me this morning! Weare rid of Hogan. And we've got Mr. Ludlow. And what's more, we've got you. Somehow, I know you are going to win the case for us."

She almost danced in front of me, and her hair floated up and down in the light of the electric lamps, so that many a clerk and messenger boy, to say nothing of older and more staid members of society, looked over their shoulders at her as long as she remained within their range of vision.

"Aw, say, get on to de peach!" hoarsely whispered a little urchin with a bundle of papers under his arm to a group of his companions; and Goldie heard him and smiled wearily.

"I wish I wasn't," she murmured in my ear. "Honest! It bores me stiff. I wish I was just a common-looking 'mut' in a switch. It isn't my face—I'm not really good-looking—it's my mop!"

She stuffed her rebellious hair back under her hat and pinned it there with many pins.

It took us but a few moments to return to the Criminal Courts Building, in which was located the District Attorney's office. Already the lights burned in the corridors and the scrubwomen were at work. The great structure was resting after its day's work. Most of the elevators had stopped running and the building was practically deserted. On the third floor Goldie and I got off the elevator and walked to the entrance of the offices occupied by the District Attorney himself.

"This office is closed," said the stout copper at the door firmly, at the same time taking in Goldie with his eye.

"But I have an important matter for the District Attorney," I answered, "in connection with the case now on trial. If you tell him it's about the O'Keefe case I'm sure that he will see me."

"Please," said Goldie.

"Sure, Miss, I'll ask him," replied the officer. In a moment he returned.

"Come on in," he cried.

The District Attorney was at his desk busily engaged upon some papers. From time to time he dictated brief paragraphs to a stenographer beside him. The desk was one of oak, of unusual size, and full of drawers. In the corner stood a safe about eight feet in height.

"Well?" he asked. "I shall be getting out of here pretty soon. What can I do for you?"

Then his eyes rested on Goldie, and I saw a gleam of recognition.

"We're here on the O'Keefe case," I said. "You recall that Mr. Gavagan, your assistant, raided the defendant's room the night of the shooting. He had with him a man named Folette. In the defendant's desk were a promissory note, signed by Farley, and two letters, one threatening the defendant with violence if he tried to collect the note through the courts, and another asking him to come to his rooms to adjust their difficulties. The last note was written and received the day of the shooting. These papers have disappeared. They are not now among your exhibits. If they were you would not be prosecuting the case. I know that these documents

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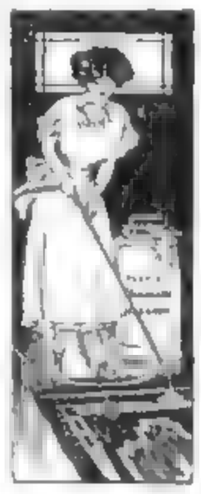

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have been stolen. Out of justice to the defendant I want you to send for Mr. Folette, who had charge of the papers, and ask him a few questions."

"If he's not gone," answered the District Attorney. "I shall be glad to do as you wish. By the way, how did Mr. Ludlow get into the case?" He rang a bell. "See if Mr. Folette is here," he said to the officer

"Mr. Ludlow was retained," I answered ambiguously.

"And may I ask your name?" he continued.

"Miss Mazie DeWolf," I replied. "And this is Miss Goldie Ruhl, who is engaged to marry James O'Keefe."

"Mazie DeWolf," he repeated, running his eye over me. "It seems to me I have heard of you somewhere. Aren't you the——"

His sentence was interrupted by the entrance of Folette, who, with a cigarette between his fingers and his hair awry, came hastily into the room without observing our presence.

The District Attorney wheeled around in his chair.

"Folette, I want to ask you something about those papers in the O'Keefe case." He hesitated for a second. "What was it you wanted me to ask Mr. Folette, Miss DeWolf?"

Folette turned and, catching sight of Goldie, grew red and then pale.

"Perhaps it would be easier for me to ask him myself."

"Oh, very well," answered the District Attorney, as he lit a cigarette. "Only make your examination a short one."

Folette backed against the safe, and with a sneer that ill concealed his nervousness inhaled his cigarette. I lost no time in the attack

"The night that you took O'Keefe's papers from his desk," I began sharply, "did you examine them there in his room?"

"Yes—no," he hesitated.

"Well, which is it?" I pressed him.

"I don't recall exactly," stammered Folette. "I may have looked at some of them. I don't remember. I don't want to commit myself."

"Oh," I echoed. "You don't want to commit yourself! Did you seal them all up together in a package?"

"Yes."

"When did you see that package again?"

"The next morning."

Folette was more at ease now, but he watched Goldie with signs of anxiety.

"Where?"

"Here."

"Not in your own office?"

Folette bit his lips.

"It was delivered to me at my office, yes. But I opened it here."

"Oh, you opened it, did you?" I said.

I saw that Folette realized that he had made a blunder, but it was too late for him to retract.

"Yes," he replied easily. "Of course, I opened it."

"Was anybody else present?" I inquired

"Mr. Gavagan was there most of the time."

"Did he examine the papers?"

"Yes—afterward."

"Did you find any letters from Farley to O'Keefe?"

"No!" shouted Folette angrily

"Or a note for eight hundred dollars, signed by Farley?"

"Nothing of the kind," retorted Folette.

"Will you swear to that?" I asked

Folette's color faded

"Swear to it? Sure I'll swear to it," he muttered

"Now," I continued, with a ring of accusation in my voice, and glancing at the District Attorney, who was looking on with an amused expression as if he rather enjoyed the discomfiture of his assistant, "have you any information that would be of assistance or benefit to the defendant in this case?"

I saw Folette's chin tremble slightly He swallowed once or twice and moistened his lips.

"No," he answered. "No, I have not."

"Do you," I continued, "know of any way that he could be proved innocent?"

"I? How should I?" he snarled. "Is it necessary for me to be questioned by this woman?" turning to the District Attorney

That official laughed gayly

"Why, my dear fellow, what harm can it do? You surely cannot object to giving this lady any legitimate information. I'm sure you will treat her with every courtesy."

I followed up my advantage.

"What did you mean by offering to get O'Keefe off for a certain consideration?" I shot at him

The District Attorney lifted his head quickly, in time to see Folette start and clench his hands

"I nev—I didn't—I—I—that was just a joke!" he gasped, looking fearfully at his superior officer.

"What was the joke?"

The District Attorney was eying Folette through half-shut lids.

"Why—just to—I don't know—it was foolish."

"Did you not offer to get O'Keefe off if this girl here would marry you?" I almost shrieked.

The District Attorney had sprung to his feet.

"Answer!" he shouted, glaring at the youth.

Folette opened his jaws, but only a rasp came forth.

"Yes," he finally whispered, lowering his head until his chin hung on his breast.

"What have you done with the letters and note that you took out of O'Keefe's desk?" I cried, walking over to where the miserable creature cowered before the safe.

Folette tried to raise his head and look me in the eye, but shifted his glance to the District Attorney, whose stern face was twisted into a scowl of disdain. Then he looked quickly away.

"You do not need to answer," I rejoined. "There is only one place adapted to your purpose—the District Attorney's desk. The safe was undoubtedly locked at that hour in the morning. The papers are in the desk, where it could seem that they had been mislaid."

Folette made no reply, but seemed to be shrinking into himself. The District Attorney strode toward him and grasped him by the shoulders.

"Is this true?" he shouted.

"It is easy enough to look," said I.

The District Attorney let go his hold and, striding back to his desk, began rapidly pulling out the drawers.

"Which drawer are they in?" I asked of the pallid, gagging creature who stood leaning against the safe.

"The last but one upon the right—in the back," he gulped.

I flew to the drawer and threw it open. The front half was full of loose documents in piles, and behind these, in a rubber strap, lay some loose sheets

"Look," I cried, throwing them upon the desk.

The District Attorney seemed to swell in size until he almost filled the room, and the cords in his neck stood out in wrath.

"You miserable whelp!" he said in a voice so low as to be all the more terrible. "Why have you done this? Think what it might have meant had these papers been found in my desk! Speak! Have you got anything to say for yourself?"

Suddenly Folette's legs gave way and he fell to his knees.

"I did it! I did it!" he whispered. "Please don't do anything to me! I did it because I wanted to make her marry me I was crazy about her. I am still. I never intended to do any harm. I was going to have the letters turn up before the trial, but I was afraid. I'd never have let him go to prison—never! Can't you say a word for me, Goldie—dear Goldie—please"

But Goldie was gazing at him in a half-dreamy stare. She did not answer him, but said to nobody in particular:

"It's my hair. They are all like that"

The next instant the District Attorney had seized Folette by the collar and was dragging him across the floor toward the door of the office

"Dan!" he called

The big policeman sprang to do his bidding

The District Attorney yanked the miscreant to his feet, and with one kick sent him sprawling into Dan's arms.

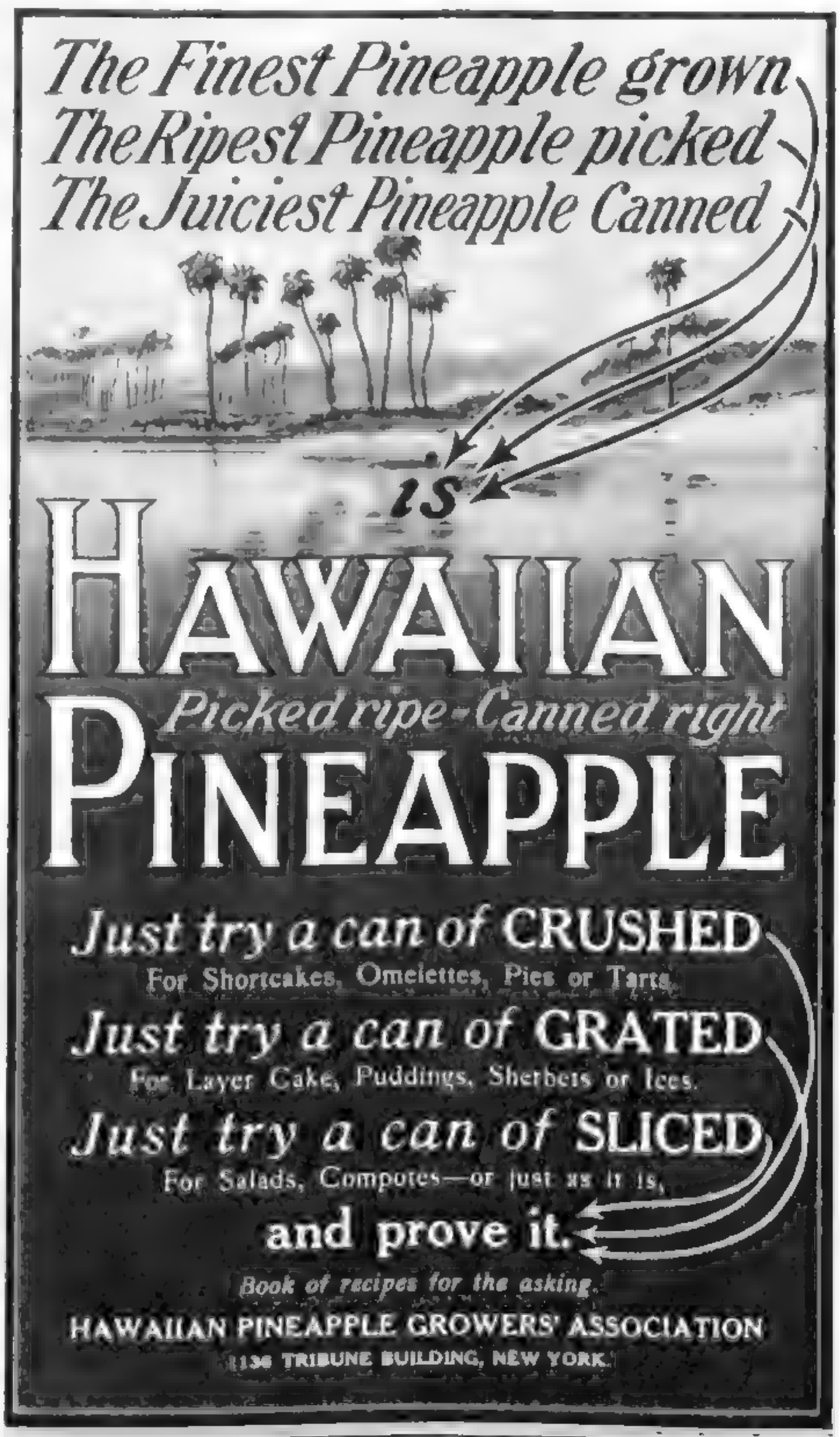
"Take that—beast," he said, "and lock him up!"

Goldie stared after the District Attorney with startled eyes, then she turned to me with her lips parted in wonder

"How did you know?" she gasped

I laughed and tapped my forehead

"Perhaps I didn't," I answered, "but I pretended that I did; and that was enough."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At this moment the prosecutor, still panting from his manhandling of Folette, reëntered the office. Throwing himself into his chair he asked abruptly:

"How did you know that that scoundrel had hidden those papers in my desk?"

"I didn't," I answered as modestly as I could; "I only thought he had."

"But why did you think so?"

"It is a very simple mystery," I replied. "I knew that the notes and letters were in O'Keefe's desk the night Farley was shot. I was told that you had flatly denied ever having received them. Of course, I knew this to be true, if you said so. It therefore followed that they must have been removed by some one, and either stolen or secreted. I learned today that this man Folette had been trying for some time to induce Miss Ruhl to marry him, and that since O'Keefe's arrest he had become unusually insistent. But the most significant fact was that he held himself out as being able to secure the prisoner's release and acquittal if she would do so. From what I knew of the case I inferred, and inferred correctly, that the only thing that could possibly accomplish this would be the production of the notes and the letters containing Farley's threats against O'Keefe. When I learned that Folette had taken part in the raid upon the rooms and had had charge of the bundle containing the papers taken from O'Keefe's desk I became convinced that he had availed himself of that opportunity to abstract the only evidence that could acquit his rival. Now, two things were necessary: he must not only be able to produce the letters, if necessary, but he must be able to produce them in such a way that it might appear that their loss had been accidental. To conceal them in his own room would have been too dangerous, particularly as the papers had not been opened there. If it were going to be made to appear that they had been mislaid the only likely place was right here in your office, where they might possibly have become mixed with other papers when they were taken out. Besides, it was safer to hide them in your desk than in his—for him. I don't believe that he ever intended to destroy them. He does not impress me as having the courage to do away with evidence, when by so doing he might send an innocent man to the electric chair; he may even have been sorry for what he had done—after he had done it—and not have had the nerve to rectify his mistake. Then there was always the possibility that he might force Goldie to marry him."

"Who?" asked the District Attorney.

"Miss Ruhl," I replied, nodding toward her.

"You have a pretty good headpiece on your shoulders," the District Attorney remarked. "It was well thought out—and well executed. In fact," he concluded with a smile, "I couldn't have done better myself—or half as well. I've got a good deal to thank you for. One scamp like that might ruin my career. I'm well rid of him. But Miss Golden Rule here, or whatever her name is, owes you more than I do, and so does O'Keefe. He's had a narrow squeak from the chair."

"But you won't try to convict him now?" cried Goldie, clasping her hands and raising her eyes beseechingly to the stern face before her.

The District Attorney's expression softened to one almost of gentleness, as his eyes lingered for a moment upon the girl's white little neck and the wealth of golden locks that clustered around and above it.

"No, I won't try to convict him now," he said. "And," he added, turning to me, "if ever I can do you a good turn let me know, and I'll do it. By George! I wish I had a few men like you on my staff. It's easy enough to find men with brains, but the trouble is to get 'em to think. Good-night."

Goldie spent the night at my rooms, half-hysterical with joy and excitement. I purposely neglected to communicate with Mr. Ludlow. When Court convened the following morning Goldie and I took seats inside the rail, while Jim and Mr. Ludlow sat at the defendant's table. Goldie had been to the Tombs already and told the prisoner the news, but he, too, had said nothing to his lawyer. When, therefore, the Judge and District Attorney came in together, somewhat later than usual, the latter's speech came as a complete surprise. After the jury had been called the prosecutor arose and addressed the Court.

"If your Honor please," he began, "certain circumstances have arisen that make it incumbent upon me to move for the discharge of the prisoner. After the adjournment yesterday afternoon I discovered that there were in existence certain documents that seem to establish the innocence of the defendant. These are the letters and note which O'Keefe has all along contended were in his desk, and which substantiate his claim that Farley had threatened him if he took legal proceedings upon the note, as well as his statement that the deceased lured him to his flat under a promise to settle their financial affairs. I do not believe that, with these in evidence, any jury could conscientiously convict the defendant, and I therefore ask to spread the exhibits upon the minutes and that the indictments against the defendant be dismissed."

He handed the papers in question to the stenographer, while Ludlow looked over to where I sat with an expression of surprised whimsicality upon his face.

"I quite agree with the District Attorney," said the Judge. "I have been fully informed as to the unfortunate and extraordinary affair, with the details of which it is not necessary for you gentlemen of the jury to be burdened. It is enough to say that I order the indictments dismissed and the defendant discharged upon the District Attorney's recommendation. I am constrained to add, however, that the case has demonstrated that woman's wit is often more potent than the learning and ability of trained members of the bar; and that this defendant owes his liberty, if not his life, to the resourcefulness of a young lady whom I will not name, but who sits before you within the rail—in the gray veil. James O'Keefe—you are free."

Jim, his face wearing a smile of unspeakable happiness and relief, arose to his feet and stammered his thanks as best he could, while the jury crowded around to shake his hand. Ludlow and Goldie had started to leave the inclosure, while I, somewhat embarrassed by the Judge's personal remarks, lingered a short distance behind them. As they walked toward the rail I overheard the District Attorney say in a low tone to the Judge:

"Look at that child's hair! Did you ever see anything like it? There's something queer about it—a fascination."

And his Honor's eye lingered for a moment upon the girl's golden head, before he answered meditatively:

"Yes. It is like Mélisande's. It will make trouble for them yet."

Sterilized

We've read the rules for health in schools,
Determined to do right;
Hygienic laws, disease's cause,
And studied day and night.
When Sonny went to school we meant
To follow every rule,
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We started him to school.

The germ that grows in throat and nose
We sprayed with germicide,
His head was void of adenoid,
A matter of some pride;
We baked his shoes with care by twos
And put the germs to rout,
By spraying o'er the clothes he wore
Before he started out.

We cautioned him about the grim
And deadly germs in chalk;
We bade him sup from his own cup
And gargle by the clock;
We boiled him and we broiled him and
We set him out to cool,
And when he seemed to be well steamed
We sent him off to school.

In with his lunch we put a bunch
Of antiseptic spray,
To vaporize if any flies
Should chance to come his way.
We've neutralized and immunized
By every means we know,
We made him wait to boil his slate
Before we let him go.

Pray, Teacher, note his gargled throat,
His red and parboiled look;
The bichloride—he's certified
By Pasteur, Koch and Crook.
He's been X-rayed and scrubbed and sprayed,
He's clean as any pin,
His slate is boiled, his books are broiled,
Please, Teacher, let him in!

—*J. W. Foley.*

Try Marshmallow Dainty

Peel thinly six large oranges and six lemons, then put the rinds into a saucepan, add two cupfuls of boiling water and allow to remain covered for thirty minutes. Strain the juice of the oranges and lemons into a basin (there should be one cupful; if not, add water to make up), add the peel and allow to cool.

Add two quarts of Walker's Grape Juice and a half quarts of ice cold water and two pounds of sugar. Cut each lemon and orange into quarters and allow four pieces to each glass. Serve with lady fingers.

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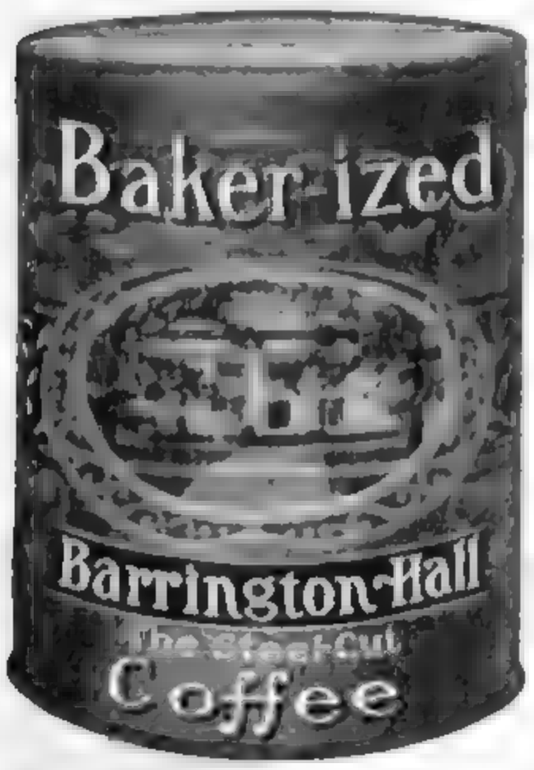
In appearance a 20c. coffee cannot be distinguished from a 40c. coffee. The imitator has no established reputation to lose. The profit on one order is all he wants and he uses the standing that steel-cut coffee has gained by its connection with Barrington Hall to get it.

It is a distinct loss to you to suppose that by calling a coffee "steel-cut" it acquires the qualities of the Barrington Hall process.

If you have gained a wrong impression, or if you have never tried the only genuine steel-cut coffee, Barrington Hall, here is an opportunity and here is a photograph of the package in which it is sold.



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My Own It ...

DOES FARMING PAY?

(Concluded from Page 17)

than all New England, Illinois, Iowa and eleven additional states and territories; and her wheatfield that year was bigger than the state of Massachusetts, of New Hampshire or Vermont. In one season a single county—Sumner—raised more wheat than was produced the same year in the whole of Texas, or in North Carolina, or in any one of twenty-two other states of the sisterhood. In the ten years ending with 1908 Kansas raised more wheat—hard, soft, winter and spring—than any other commonwealth, the total crop aggregating seven hundred and eighty-four million bushels, or an annual average of over seventy-eight million bushels. In this time, too, prices have practically doubled for wheat and considerably more than doubled for corn. Yet, famed as Kansas is in wheat, her corn crops are more valuable.

With the crops raised and unusually high prices for nearly all kinds of farm products, the incomes from the Kansas farms have been immense. The increase in the past few years has been phenomenal. The farmer is having his inning, and he is cleaning up financially in great style. He is the man of the hour.

Great as have been the returns from the Kansas farms in former years, the 1909 inventory shows that the state eclipsed all previous records and set a new standard in wealth production. For the first time the value of farm products and livestock passed the half-billion mark, aggregating, to be exact, five hundred and thirty-three million dollars, or more than fifty-seven million dollars in excess of 1908, the best prior year. Field crops were worth two hundred and fifteen million dollars, or more by about twenty-six millions than those of the year before. They outvalue by over one hundred per cent those of ten years ago. The total of all farm products—three hundred and eight million dollars—is seventy per cent greater than the average for the twenty years ending with 1908, and the net increase in their value over the preceding year amounts to nearly thirty million dollars. The livestock was worth two hundred and twenty-five million dollars, and the annual value of their products—meat, milk, butter and cheese—has doubled in fifteen years.

The Wealth of Kansas

Never before have the three crops of wheat, corn and oats been worth so much, in the aggregate, as in 1909. Their combined value amounts to more than one hundred and sixty-nine million dollars, an increase of ten per cent over the next best record, which was 1908. The year's yield of wheat—eighty-one million bushels—ranks fourth among the state's annual productions and measures forty per cent more than the annual average for the preceding twenty years. The year's corn was worth more than any previous crop, the price per bushel ranging higher than at any time in the past thirty-five years, averaging a little over fifty-six cents. It is worth seven million dollars more than the combined value of winter and spring wheat, and exceeds by four hundred and twenty-four thousand dollars the value of the corn crop of 1908, which heretofore was the greatest income-bringer. The corn of 1897 aggregated only a little more than a third as much in value.

With such values as Kansas' farm products and livestock total in 1909, this commonwealth alone could pay off the interest-bearing debt of the Nation in less than two years. The estimated gold output of the world for 1909 was less by about eighty-three million dollars, and the total surplus in all national banks in 1908 was only a little more. The grand total of farm products for the United States in 1909, if distributed, would give us all one hundred dollars apiece, adult or infant, male or female. If the grand total of farm products for Kansas in 1909 were distributed among her people it would give each one hundred and eighty dollars, men, women and children, and the amount on hand in the banks, if equally divided, would give one hundred and eight dollars to each inhabitant.

The Kansas poultry of 1909 was worth a sum amounting to more than the price paid by Jefferson for the Louisiana Purchase territory of over a million square miles of the richest agricultural region in the world, of which Kansas is the heart. The hay cut from the native prairies in 1908 would have more than paid the seven and one-third million dollars that the state's public schools cost during the same year. Emmer, a new crop, only having been of statistical record for two years, produced a yield of sufficient value to wipe out the entire state debt. Twenty-four counties of the one hundred and five owe not a penny, and taxes are quite generally being paid in advance by the farmers, something of an innovation for any community.

While these figures indicate that Kansas is prospering, the best evidence of wealth is found in the bank deposits, amounting in September, 1909, to over one hundred and eighty-six million dollars, as against something like fifty million dollars ten years ago. Then there were four hundred and eighty-one banks, now there are ten hundred and twenty-six.

In fact, many of the farmers themselves have joined the ranks of the financiers. Seeking a way best to utilize their surplus funds, they began organizing banks of their own. Some of these are known as "wheat banks," as they were instituted more especially for the convenience of farmers in handling and moving their wheat crops instead of sending East for money according to an ancient custom. The East is not relied upon for money any more, but rather for men who are required to help harvest the crops.

Prosperity Rampant

If the railroads don't promptly extend branches into heavily-producing territory the farmers build the roads themselves. A score or more of wealthy wheat farmers living near the village of Hardtner, in a southwestern county, raised the money with which to grade and equip a ten-mile road to connect with a point reached by two big railroad systems. It cost them one hundred thousand dollars, and their trains are now hauling their wheat and other produce to market. It is one of the very few independent railroads in the United States free from bonds or debt of any kind. Now the two big systems with which it connects are dickering with the farmers for the purchase of their line.

The farmers of Kansas have been long-suffering and patient, and now they are reaping the rewards of their perseverance. The probation period has been passed, and the state's progress has been one of the marvels of the Nation's advancement. Developments in the past decade especially have been remarkable. It was at this stage of the game, under the revised rules, that the farmer made a long forward pass resulting in touchdown and goal. The valuation of Kansas land increased from eight hundred and sixty-four million dollars in 1899 to fourteen thousand and thirty millions in 1909. The state's husbandmen now comprise over fifty per cent of those in the occupations. They have changed the state from the debtor to the creditor class, and every balancing of their books reveals increased financial assets. In no state, perhaps, is wealth more equally distributed or millionaires and paupers alike scarce.

Environments, too, are a great improvement on those of the preceding generation. In that time telephone lines, rural free mail delivery, improved roads and the constantly increasing use of the automobile have modified and benefited industrial and social conditions. A region once relegated to the territorial scrapheap now presents a picture of prosperity and contentment, where dwell one million and three-quarters progressive people.

"Yes," as one farmer said, "we have money in the bank, corn in the cribs, wheat in the bins, cattle in the feed-lots, and hogs in the pens, all commanding high prices. We have evoluted from the oxen to the automobile. I walked into Kansas, lambasting an ox team. Now I ride out in my runabout, overseeing my farming operations. Three of my married sons—all graduates of the agricultural college—occupy near-by farms, and my only daughter is in her third year at Smith College, putting on the frills and furbelows of a finished education."

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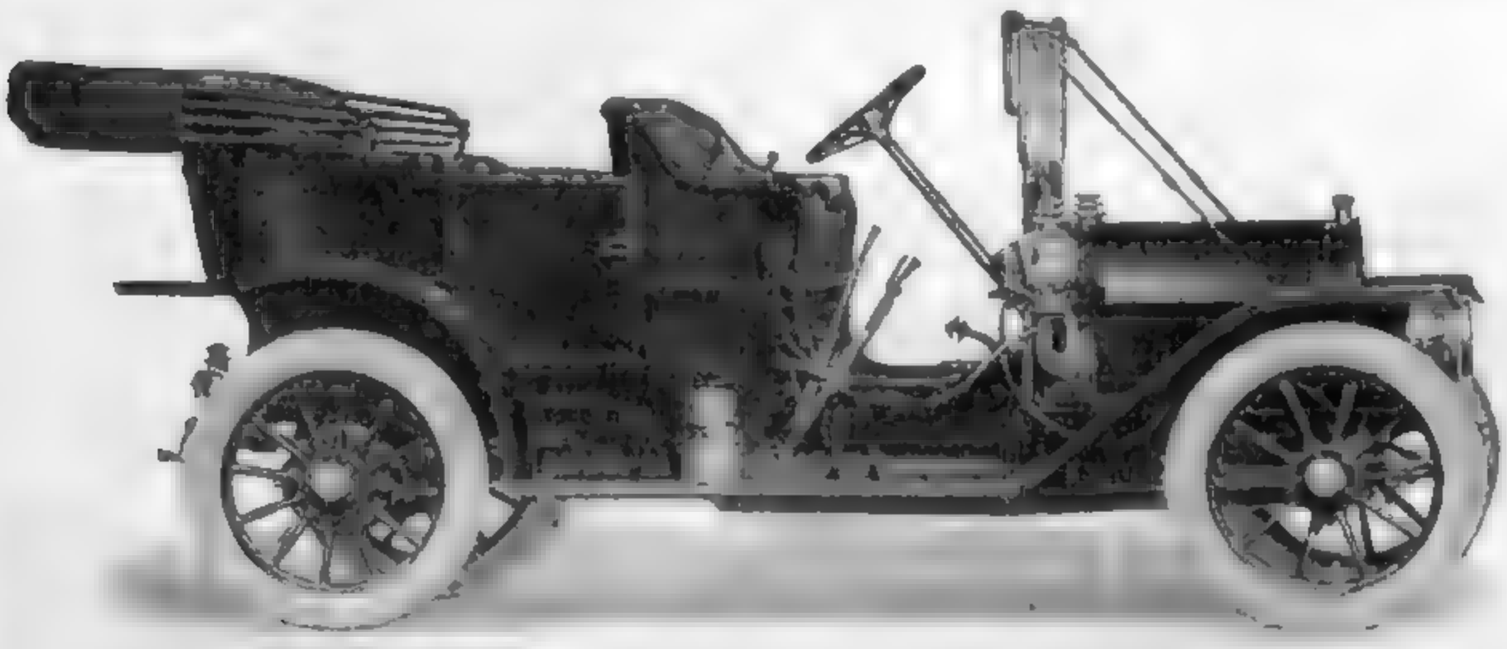

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New Plays and the New Theater

(Concluded from Page 21)

that on his shoulders rested the burden of the entire production. Yet from the outset it was clearly an advance upon any performance of the part back to that of John Gilbert, of beloved memory. The scenic investiture was of the utmost dignity, simplicity and beauty. The production as a whole is not what is sometimes called brilliant; but it satisfies the intelligence of the audience and warms their hearts. It is, of course, to become a permanent feature of the New Theater repertory, and the chaste and legitimate beauty of its effect seems destined in time to become recognized as establishing a new standard.

Of the production of Rudolf Besier's English comedy, Don, I have only space to say that it was artistically and popularly quite successful.

By the middle of its first season the New Theater has thus produced an American drama that is potentially of the very highest order; it has given an old comedy performance that is potentially and, in some respects, actually of truly classical excellence; and it has produced two English plays with an excellence bordering closely upon perfection. Meantime, the audiences, in spite of all accidents and blunders, have steadily, though slowly, become larger. Much remains to be done in all departments. At the outset the directorate announced that it did not expect to reach satisfactory results short of three and even five years. But this much has already been accomplished: the spirit of our old stock companies has been revived, and, for the first time in the history of any English-speaking country, we have a theater engaged in producing a repertory of the masterpieces of the drama, together with the most advanced modern plays.

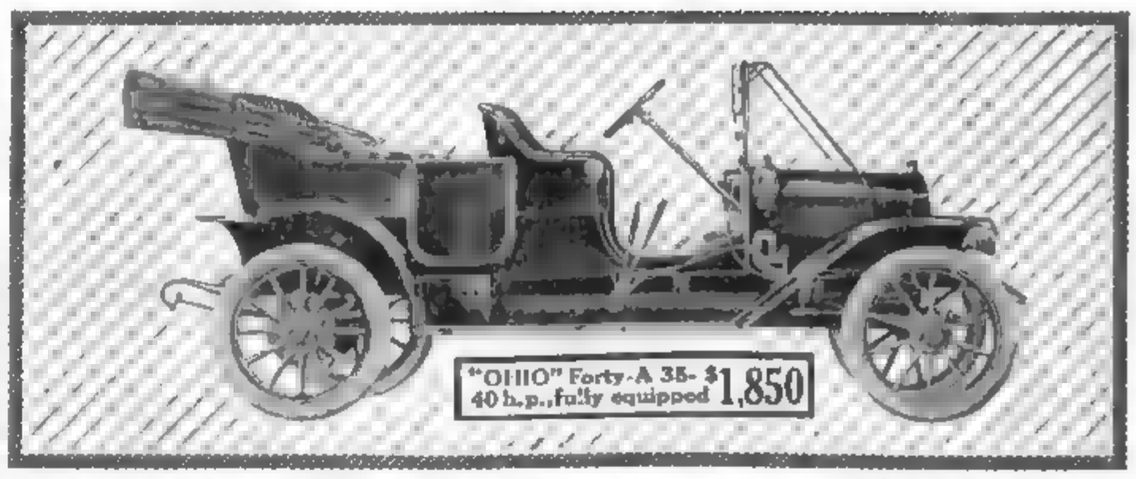
Farce as an Antidote

There are evidences in many quarters of an increasing interest in the higher forms of the art of the theater. Last year William Faversham and Julie Opp gave us The World and His Wife, an adaptation of the master work of the modern Spanish drama. This year they are presenting the Herod of Stephen Phillips.

The performance was on a high level. The part of Herod requires tragic acting of the very first order. It can scarcely be said that Mr. Faversham exhausted its possibilities. Yet he was never really inadequate, and in general his interpretation was dignified and powerfully convincing. The real honors of the production fell to the Mariamne of Mrs. Faversham. Her queenly stature and ripe, womanly beauty stood her well in stead; but her real triumph was in the passional fervor with which she read the splendid lines of her part and in the general artistic distinction of her performance. Tenderness and horror, heartbreak and dignified agony of the spirit, could scarcely have been more beautifully portrayed.

The midwinter season has not been wholly given over to the highbrows. That would have been the deepest tragedy of all! Miss Marie Tempest is again among us, and proving her right to rank as the foremost *comédienne* of the English stage, though her play, Maugham's Penelope, apart from its brilliant dialogue and a single fresh and delightful moment, is rather tame. The best antidote to so much seriousness is to be found in two farces of American origin. The Blue Mouse taught the managers that they have been wrong for a decade past in believing that the appetite for sheer, irresponsible fun is dead. The vogue of the old French farce is past, but laughter is still in fashion.

The two farces are Seven Days, by Mary Roberts Reinhart and Avery Hopwood, which centers in the fact that a family with its servants and guests are suddenly put in quarantine for the period of one week, and The Lottery Man, by Rida Johnson Young, which centers in the predicament of a newspaper man who, in a moment of despair, has put himself up to be raffled off as husband to the fortunate one of the eighty thousand despairing spinsters of this land. Before this sort of offering the pen of criticism falters. The only significant comment is the wholesome, hearty laughter which the pieces are evoking and will continue to evoke for many months to come.



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THE ANARCHIST

(Continued from Page 13)

'em all out, an' the floor will be covered with little puddles of water where snow has been tracked in.

"I remember I was just gettin' down out of a chair when Dave Pierson opened the door, an' the wind blew all them pink an' colored weekly papers off the chairs. Dave is one of them fellers with a light mustache an' always snappin' his fingers; an' I never took a fancy to him, fer if there is goin' to be any fool trouble it seems that it's always him that starts it.

"This time he says loud an' shakin' his coat, says he: 'The next thing we know we'll have somebody killed up here, like Al Murphy was down yonder,' an' he looks around to see how many was listenin'.

"'What's the matter now?' says a feller we call Speedaway.

"'You oughter seen what I just heard an' seen,' says Dave with his whine. 'I just been down on the Flats,' says he, 'looking fer one of them Finns who owes me two dollars, an' I ran across somethin' to make yer take notice,' he says.

"Of course, there was several of the men got off their seats an' come out to the front of the shop; an' Ed Feeley left the pool-table an' stood there restin' on his cue an' listenin'.

"'Go on,' says Henry, puttin' down his hair-clippers on the shelf.

"'Well,' says Dave, 'I got down among them little houses where the old soap-mill useter be, an' I seen a little crowd of Finns an' Canucks standin' there, tryin' to listen to a feller talkin' to 'em. An' it was Eliopolo, an' he was talkin' about Al Murphy. He said it would be a good thing if more police was killed. He said Tom Perkins, the sheriff, ought to be the next an' somebody oughter set fire to his house.'

"'What's that?' says more of the others, comin' out from the back part of the room.

"'Why,' says Dave, 'it was this arnachist, the Greek. He said that Tom Perkins was hired by the rich to get money outer the poor, an' that he was a big fool an' somebody oughter shoot him down like a dog.'

"'He did, did he?' says two or three of the boys. They'd kinder stopped laughin' now, an' was crowdin' close together—fer they'd all heard about Al Murphy.

"'Yes, he did,' says Dave. 'I listened to him with my own ears. He said how there was some folks who thought the police an' sheriffs an' them were all right, but that he knew it would be good to get rid of all of 'em. Sheriffs an' things like that weren't any use, he said, an' oughter be wiped out—one and all. They oughter be killed off an' got rid of. I was mad,' says Dave.

"'Gee!' says one of the men. It sounded sharp as a pistol shot, an' everybody looked at everybody else.

"'An' the worst of it was,' says Dave, 'he told 'em that Al Murphy oughter been shot an' the feller that did it oughter have a monument; an' that he wished all them officers of the law would be killed that way.'

"With that two or three of the boys who had been listenin' ripped out a couple of good, full-mouth curses, an' Dave gave a grunt as if he'd done his part, an' sat down in a chair.

"I noticed a feller named Pickett, who came from St. Louis—a tall, lanky, white-faced feller. He was leanin' against the wall. An' when Dave was through he spit out his tobacco an' cocks his hat forwards.

"'Well,' says he, 'you hear what's been told,' he says, half closin' one eye an' lookin' at the men. 'You won't do anything about it here; but where I came from they'd take this Greek feller out, an', by thunder, they'd beat him to a froth an' hang what was left to a telegraph pole,' he says. 'That's what we'd do—an' that's what oughter be done,' he says, 'to these fellers that ain't got any use fer law an' order,' says he.

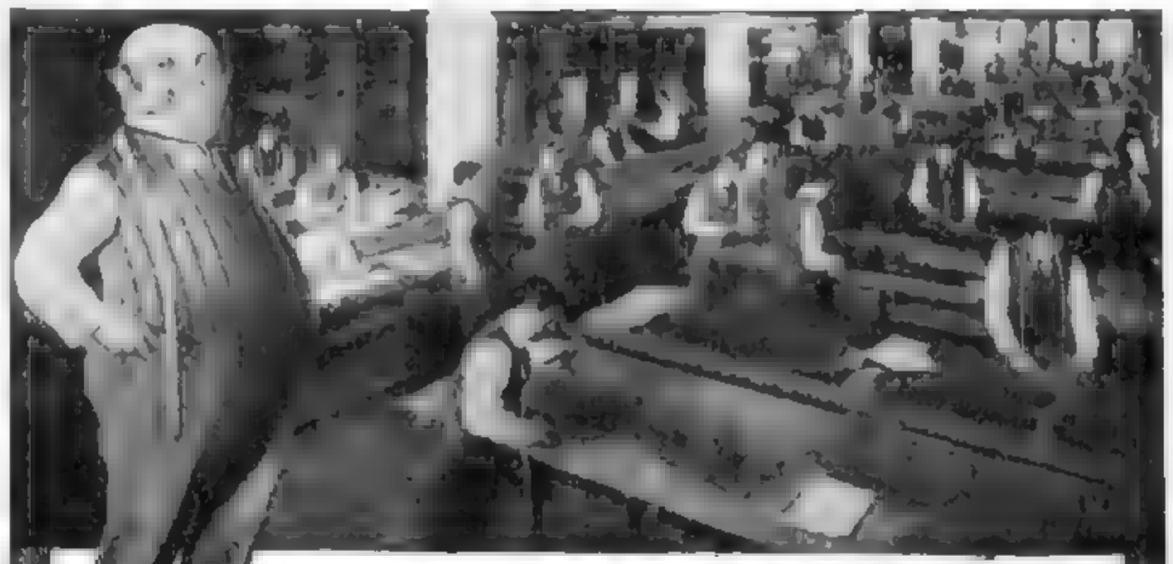
"'Anyhow,' says Speedaway, 'we can go down an' stop him talkin'.'

"'You don't mean lynch him?' says another, only askin' the question.

"'Yes, that's it,' yells somebody. 'Lynch him! Come on, boys!'

"Dave jumps up then an' reaches fer his hat; an' every feller, it seemed to me, was set off by thet jump, just like one charge of powder sets off another. An' they went pilin' out, an' I callin' to 'em to wait an' knowin' it was most too late.

"I grabs my own coat, an' I goes out after 'em. They weren't satisfied to walk,



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For every special need of the particular man.

Shirt front, round or lens shaped heads, short shank.

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but was runnin', an' talkin' an' yellin' as they run. It was funny to see how crazy they was. An' when they come to the Phœnix Hotel there was another lot of fellers there, an' a few stopped fer a minute to tell 'em what was goin' on. I was behind, shoutin' to come back an' have sense; but they never even heard me. I can remember one feller—a drummer from out of town who was stayin' at the Phœnix—come out the door an' stood under the light there. He was a fat, slick-lookin' feller who'd got bald young. I remember how the light shined on his head. I could hear him say: 'Wait a minute, you fools. You'll be sorry.' An' he puts on his hat an' grabs one feller by the arm; but the feller breaks away an' then the drummer seemed to catch it, too, an' after he'd run a second or two he was yellin' just like the rest.

"There must have been a hundred when we turned up Maple Street; an' goin' by the houses fellers would come out on the doorsteps an' ask what was the matter, an' somebody would stop runnin', all out of breath, an' hang to the pickets of the fence an' tell all about it, an' what was goin' to happen. An' then the feller on the steps would look after the big crowd goin' up the street an' start to go, an' then stop. But the second time they'd start to go they'd come flyin' out the gate, catchin' on to the gatepost to turn a sharp corner where it was icy, an' chase after the mob.

"They all run down into the Flats over the bank where the old bridge useter be, an' by that time there was a lot of little boys with 'em, too. An' on the slope there, where it was dark, fellers would slip down an' fall inter the snow, an' the boys would laugh; but the men kept runnin'.

"It scared the Finns half dead. You could see 'em go inter the little huts and shut the doors an' blow out the lamps; an' in one of the yards a feller seen a rope. He grabs it up an' runs to the head of the crowd, fer they'd stopped an' was talkin' to a Canuck, an' he was pointin' back toward the town. The feller with the rope held it up over his head, an' when the crowd seen it they give a holler all together, an' George Barrows—the big one with one of them roarin' voices—yells out: 'He's gone to his candy-shop.'

"With that they seemed to turn down there in that narrow lane like a lot of hogs when they run together. They turned an' come scramblin' an' puffin' up the slope again by me. So I yells to 'em an' grabs one feller. I'd never seen him before. He works in the harness factory. 'Stop,' says I; 'you're crazy,' I says, and though it was dark I could see the feller's wild look. He tried to break away; an' when I caught him by the coat he drew back his fist an' struck me on the shoulder an' then was off again, yellin' after the crowd.

"When I came up they was pushin' an' shovin' around the Greek's door, on the corner of Pratt Street. It was late in the evening an' the wooden shutters was up. But three or four fellers caught the edge of one of them on a winder, an' you could hear the wood rip and screech.

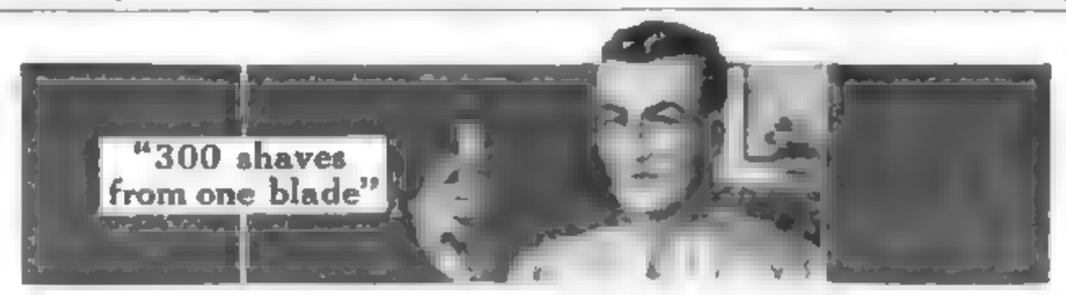
"Dave Pierson jumps up on a box he dragged out of the alley, an' held up his hand an' tried to say somethin'; but the man who'd found the rope was near the front of the jam, an' he pulled Dave down.

"It weren't any use to try to stop 'em. You couldn't hardly hear yer own voice, an' it was hard work to keep on yer feet. The yells would go up an' then down, an' maybe some little boy would yell: 'Arnachist! Arnachist!' an' that would be enough to start 'em all over.

"Another lot of fellers had grabbed the wooden shutter an' was rammin' the door with it, an' you could hear the glass fall an' break; an' somebody lit a cigarette an' the match showed how everybody was pushin' forward till I thought they'd be on top of each other. I seen a woman come out of a house across the street, an' when she looked at the fuss she give a scream and run back again with two or three little kids hangin' to her skirts.

"The door was givin' away fast. An' then somebody threw a rock an' it went through one of them big show winders an' everybody cheered. Pickett, the white-faced feller, knocked out the broken edges of glass an' jumps inside an' kicks the candy all around; an' a lot more rocks and pieces of wood came showerin' against the front of the store. You can go an' see, any time, where they dented the clapboards an' frame—an' they made a wreck!

"I seen then that if there was to be a stop put to the murder somebody oughter



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Will you get an AutoStrop Safety Razor on trial today—now—while you have it in mind? Putting it off won't get it done.

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is a book that will amuse you. If your lips are cracked, don't send for it. And you will be surprised to find in it such a mine of unknown information on a subject we are all supposed to know about—the subject of shaving and razors.

It will actually teach you to give yourself a shave that's as good as the head barber's—a shave you can hardly feel.

This book ought not to be free, but it is. Shuffle off the "slough of inertia." Quick! Get your pen and post card and tell us to send it.

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THE

WITH A PERFECT GRIP

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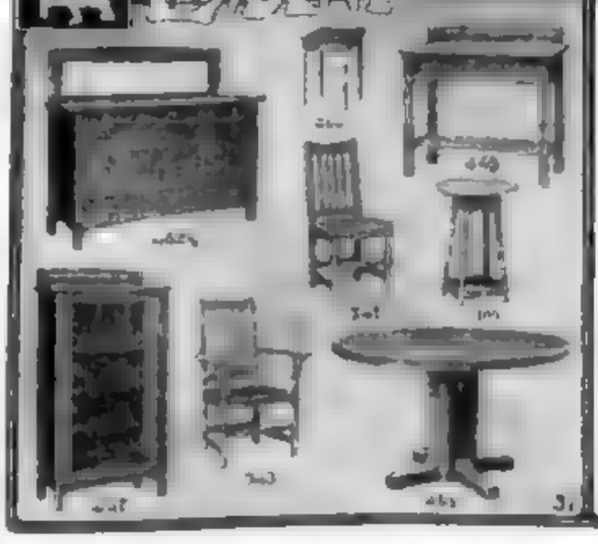

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Our registered trade mark branded into every piece. We will send name of dealer nearest to you.

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Here is a simple practical household cleaner as easy to run as a carpet sweeper. It does the work of the highest priced vacuum cleaners and more—because it combines **brushing** and vibration with suction

The sweeper gathers up dirt, dust, burnt matches, scraps the large particles of dirt or mud which are [illegible] the pipes of the ordinary vacuum cleaner. The powerful suction fan behind the brush sucks up **everything** into the dust bag

Hoover Electric SUCTION SWEEPER

brightens and freshens your rugs and carpets, and with its exclusive brush action raises the pile and leaves it upright as when new, which greatly lengthens their life. No other cleaner does this

With the Hoover Electric Suction Sweeper you can keep an immaculate house without ever tearing it up and turning everything out of doors, and at the cost of three cents a week. It does away with dusting. Sprinkle moistened sweeping compound on the rugs and carpets and pictures on the wall and keep your books absolutely dustless without moving them. There is a special nozzle for blowing up pillows and mattresses which is also a wonderful convenience for drying hair.

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when **Togards** are worn. They fit snugly over the forepart of the bare feet underneath the stocking, and prevent the toes from wearing through even the thinnest stockings.

Togards make darning a thing of the past give longer life to stockings, and insure foot comfort at all times. They absorb perspiration protect tender feet and make walking easier. They are light, soft and elastic take up little space, and are sanitary and washable

Natural color—not dyed—in sizes for men, women and children.

Lisle—10c a pair, 12 pairs $1
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Every pair in a sealed wax envelope bearing the Togard trademark.

Sold by over 3000 dealers. If yours should not happen to have **Togards**, we'll send them prepaid on receipt of price—be sure to state size of stockings.

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Togards

SUCCESS HAND VACUUM CLEANER $15

In one operation, cleans, sweeps and dusts. No pipes, no wires or other installation. Ready for instant use. Weighs [illegible] Guaranteed for years. Agents and dealers wanted. [illegible] Hutchison Mfg Co 328 Wood St Wilkinsburg Pa Greater Pittsburg

go an' get the sheriff out near the ball park on Main Street. So I started off to run, again wonderin' why I hadn't done it before, an' I remember how just as I was startin' away they began to yell 'Al Murphy! Al Murphy! Al Murphy!' an' then roar an' swing in toward the store.

"When I come up to Tom Perkins' gate I seen him just comin' out the door an' lookin' out inter the dark, tryin' to see

"'Who's that?' says he, hearin' me. 'Oh! it's you, Jim Hands? What's the matter, Jim? I heard the noise,' he says.

"'Well,' says I, 'they're after Eliopolo—they're after the arnachist; an' if they ever get him I don't believe they'll leave him alive,' I yells. 'They're tearin' down his shop!'

"'You don't say!' he says 'Wait fer me: I want my gun,' he says 'We can't have this goin' on,' says he.

"With that I turned around to look back, an' I seen somebody comin' across the park, runnin' in his shirt-sleeves

"'Great guns!' says the sheriff, 'who's that? He ain't touchin' the ground at all!'

"'Well,' says I, 'you're not far wrong Look now! he's fallen in the snow. Now he's up! He's wishin' he could fly,' says I. 'It's Eliopolo!' says I.

"He'd come then to the rail fence an' I guess he couldn't see it, fer it struck him in the middle an' he went over it into a heap in the road. But, almost before he hit, he was tryin' to get on his feet again, an' stumblin' up an' startin' forwards.

"I tried to stop him at the gate, but he never noticed me more than one of the posts, an' he nearly ripped a hinge off the gate goin' in. Tom tried to stop him at the door, but it weren't any use. He was bound to go in.

"'Pull yer curtains down,' says I to the sheriff as we closed the front door. 'They might mob your house, too,' I says.

"But Eliopolo had gone into the dining-room, an' it took some talkin' to get him to come out. He was way short of breath an' talkin' like a boiler factory again.

"'You know it?' he cries. 'By Jimmy! They go to tear down my store They maka break everythin'. By Jimmy! Where is them people paid to stoppa this business? Here is one bigga shame. Meester Sheriff, they go to kill me—like this—with guns an' rocks. I slide out the back door. I run. My wife—she stay under bed. It look like nobody be safe here in this town. This is vera bad!' he says, gettin' down on his knees. 'Here is no law! By Jimmy! I maka asking for protect me, Meester Sheriff. I tell it to you I wish I was in New York, where the police is some damn good. Please, Meester Sheriff,' says he, 'take the big pistol, please, an' stoppa this,' he says. 'They go to pull me into pieces,' he says, 'an' break the store—just like they no care fer police!'

"With that he got down on the floor and hugs Tom's fat knees an' begins to moan and cry.

"'Shut up,' says Tom, blushin' an' embarrassed. 'An' stop hangin' on to me or you'll pull me over,' says he. 'Go out the back door an' hide in the barn,' he says. 'Shut up yer cryin'. I'll go down there an' order the mob to disperse. Or I'll telephone to Jerry Thomas to do it, an' that's just as good, an' maybe better.'

"'Gooda man! Gooda man!' yells Eliopolo, gettin' up. 'I vote for you You not let them raise devil with me, eh?'

"'No,' says Tom.

"'Ooh!' says the Greek. 'You are my brother. Vera gooda policeman. Meester Sheriff, I love you—once, twice, three times I love you,' an' he threw his arms around Tom's neck an' kissed him.

"Tom fought like a good one. 'Here' what's this?' he yells. 'Stop it!' An' finally he got free. 'Don't you do that again,' he says, 'or whether you're an arnachist or executioneer or a republican, durn yer,' he says, 'I'll knock yer nose off,' he says, lookin' over his shoulder an' goin' out the door to telephone

"He came back in a minute after I'd heard him talkin', an' told me how Jerry Thomas had said the crowd got broken up about as sudden as they come together. An' there weren't nothin' left of it but fellers hangin' around corners in little bunches, an' goin' home.

"The next mornin' Ben Joline come up to see me in the cuttin'-room at the factory. He had a funny smile on his bristly face an' I know'd he had news.

"'Well, Jim,' says he, 'that was bad business last night,' he says.

"'It was,' says I.

Glide Scout

Our Demi-Tonneau Roadster—40x4" Tires, 45 H.P., 122" Wheel Base $2500.00

Glide Cars

Are "Made" Cars—Not Assembled

GLIDE cars are created—built part to part—not put together. That accounts for the feeling of *live*, unresisted power you experience in a GLIDE car.

Every part of a GLIDE car, excepting the Tires only, is a product of our own factory.

However excellent may be the intentions of an automobile "manufacturer" who is, in reality, an "assembler" of many parts from many plants, he cannot know with any certainty that he is putting into his car material of uniform quality and reliability. Parts made in different places, under different conditions, do not unite in a perfect relationship and operate with the same unity of strength and fitness, as when each part is transformed from the raw to the finished product in one factory, under one mechanical head, for one purpose.

GLIDE cars are "made" cars and in that word lies the power of their master workmanship.

Three New Glides—45 H. P.

Special—45 Touring Car, 36 x 4½ Inch Tires $2500.00
Special—45 Roadster, 36 x 4 Inch Tires $2400.00
GLIDE Scout, 40 x 4 Inch Tires $2500.00

These cars will compare on every point with any car, irrespective of price. We want and urge this kind of comparison. It is our strongest selling argument.

Make Your Own Comparisons

The day for taking the smallest automobile point for granted is gone by. Every buyer now realizes the necessity of making his own comparisons and deductions.

GLIDE cars are fully described in our new catalog.

If you are interested, it will be sent to you on request. It fully describes and illustrates the features which are making history in Automobile selling this year.

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Meet us at the Chicago Show, Feb. 5th to 12th. Main Floor Coliseum—Right of Main Entrance.

Write for 1910 catalog and address of nearest Dealer.

The Bartholomew Co., Peoria, Ill.
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Gentlemen—Kindly send your Catalog of Glide Special 45's for 1910.

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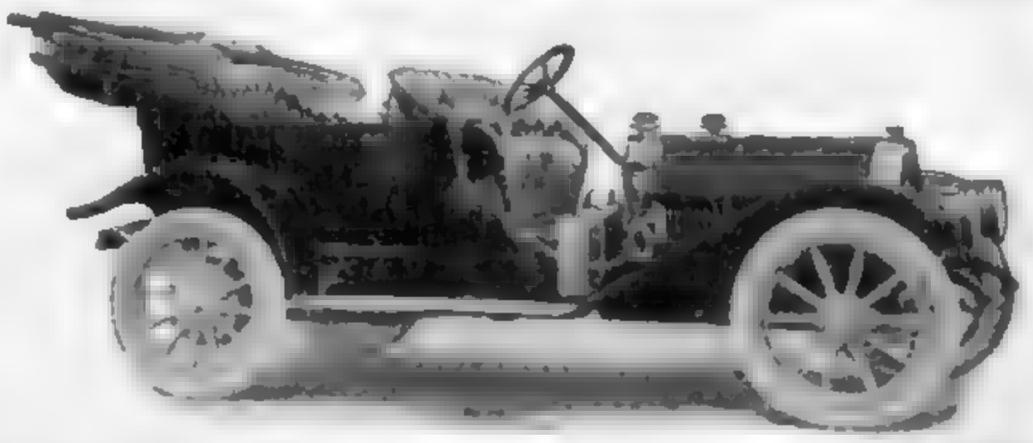

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Wheel Base—120", 36 x 4½" Tires

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You need never carry another pail of water or even go out of the house on stormy days. Put running Water [illegible] and have a complete supply for house, stock, garden—or for protection against fire—besides. A

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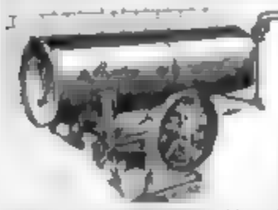
[illegible] makes this possible. It pumps the night's elevated water [illegible] compressed air in a *Leader* Steel [illegible] all the work. It [illegible] or buried in the ground—**cannot freeze**—and [illegible] Costs little [illegible] and will last a lifetime. Let us show you how a *Leader* Water System in your home [illegible] Write today, and add to your own [illegible] at the same time.

Simply sign and mail the coupon and a large graphically [illegible] "How I Solved the Water Supply Problem" will be mailed to you.



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Send me free your book and catalogue of *Leader* Water Systems.
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BURPEE

is synonymous with the best seeds that can be grown.

BURPEE supplies vegetable and flower seeds direct to more planters every year than does any other seed grower in the world.

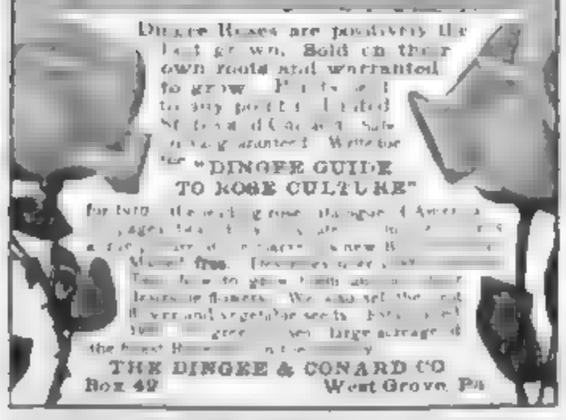
BURPEE offered on page 31 of last week's POST Six Superb Spencer Sweet Peas for 25c.

BURPEE will offer in column advertisement next week Four of the Finest Novelties (your choice) for 25c., or all nine for 50c.

The **Burpee Annual for 1910**, long recognized as The Leading American Seed Catalog, will be mailed to you free of cost if you appreciate quality in seeds and name THE SATURDAY EVENING POST. Address simply

BURPEE, PHILADELPHIA

DINGEE Roses



Dingee Roses are positively the best grown. Sold on their own roots and warranted to grow. Prices [illegible] to any point. Tested [illegible] Stock [illegible] Safe arriving guaranteed. Write for our "DINGEE GUIDE TO ROSE CULTURE" for 1910—the leading rose catalogue of America, [illegible] pages, [illegible] a new [illegible] Mailed free. [illegible] Tells how to grow them and [illegible] lessons in flowers. We also sell the best flower and vegetable seeds. Let us [illegible] your [illegible] on large acreage of the finest Rose [illegible] in the country.

THE DINGEE & CONARD CO
Box 42 West Grove, Pa.

$7.50 For 120-Egg Hatcher, Delivered

Improved; ideal; metal covered [illegible] Other sizes at [illegible] Freight [illegible] Write for [illegible] of Tennessee. Write for [illegible] price beyond. FREE [illegible] to Poultry Profits, big book.
J. W. Miller Co., Box 130, Freeport, Ill.

GALBRAITH NEW LAND FRUIT TREES

Free from Disease [illegible] Hardy, Absolutely [illegible] Low Prices. [illegible] Write for [illegible]
Galbraith Nurseries Co., Box 73 Fairbury, Neb.

"'There ain't a man who was in it,' says he, 'but what feels like a hole in a doughnut this mornin',' he says.

"'I notice it,' says I. 'I've talked with many of 'em.'

"'Well,' says he, 'I guess it will come out all right,' says he. 'I've been up to Eliopolo's,' he says, 'an' first I talked to his wife, an' then to him. He was under me in the factory,' he says, kinder shufflin' his feet as if ashamed of somethin', 'an' I thought it was up to me.

"'An', says he, 'I found out what that paper was that he showed us when he said he had been executioneer,' he says.

"'What was it?' says I.

"'It was a mortgage on a sawmill in Greece,' he says. 'An' I also found out the war where he got that scar on the forehead.'

"'Tell me,' I says.

"'It was a five minutes' war,' says he, 'between himself an' his wife; an' she's more proud of that scar than him,' he says.

"'What a liar he was!' says I.

"'Oh, well,' says Ben, 'you must not be too hard on him. He's a pretty good sport, after all. He don't like our police system here. He was sweepin' the broken glass out the door when he spoke of it. He don't like the police system. But he's goin' to stay in town.'

"'Go on,' says I.

"'Yes,' says Ben. 'He'll come back to work, too, in a day or two. I made him promise. He's a good sport at the bottom,' he says. 'An' he's begun to be assimilated,' he says.

"'How do yer know?' says I.

"'Because,' says Ben, 'them mustaches of his ain't turned up this mornin'. They're turned down!'"

WHITE MAGIC

(Continued from Page 19)

she was careful to keep from her face all signs of the feeling those words inspired.

He laughed with bitter irony. "To that extent—you've had your way," he went on. "Get what satisfaction you can out of it—for, while you've conquered my heart, you'll not conquer my will. I am not yours to dispose of as you see fit. I can get over caring for you—and I will."

"But *why*, Chang? *Why?*"

For answer he smiled mockingly at her.

"In your heart of hearts you don't believe for an instant it's a caprice with me. You know better, Chang." Sincerity looked from her eyes, pleaded in her voice.

But Roger held his ground stubbornly. "I know it is caprice," he said. "I'm not clean crazy with vanity, Rix. But even if you were in earnest—as much in earnest as you pretend—perhaps as you think—still, that wouldn't change things. We can't be anything more to each other than friends. In any other relation we'd be worse than useless to each other. You need a man of your own sort. If I tied up with any woman it'd be with one of my sort."

"I don't understand," said she. "It wouldn't be worth while for you to explain—for I couldn't understand. All I know is, we love each other."

"But marriage is a matter of temperaments. If you had less will I might compel you to go my way, to learn to like and lead my kind of life. If I had less will I might adapt myself to you—and become a comfortable, contemptible rich woman's nonentity of a husband. But neither of us can change—so, we part."

"I've thought of those things," said she, quiet and sweet and unconvinced. "I've gone over and over them, day and night. But—Chang, I can't give you up."

"That is to say, you don't care what becomes of me so long as you get your way."

She did not respond to his argumentative mood, but took refuge in woman's impregnable citadel. "I trust my instinct—what it tells me is best for us."

"You don't realize it," argued he desperately, "but you count on my love for you making me weak enough to adapt myself to your kind of life."

"I count on our love's making us both happy."

"You wish to marry me simply because you think I'm necessary to your happiness?"

"Yes—Chang. You are necessary to my happiness."

"And my happiness—have you thought of it?"

"I love you."

A lot of you men are twenty years behind the times in clothes-buying; you don't know what's going on; you're out of date. If you did all your business as you buy clothes, you wouldn't last a year.

MANY men will not buy ready-made clothes; they think good fit, good fabrics, good tailoring are not to be had, ready-made. You may feel that way yourself.

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"And you feel that your love ought to be enough to make me happy?"

"Your love is all I need," replied she with sad gentleness.

"That's the woman's point of view," cried he. "I'll admit it's more or less mine, too—when I'm with you or have been thinking about you till my head's turned. But—Rix"—he was powerfully in earnest now—"while love may be all that's necessary to make a woman happy, it isn't so with a man. For a man, love is to life what salt is to food—not the food as it is with a woman, but the thing that gives the food savor."

He paused. But she sat silent, her gaze upon her hands folded listlessly in her lap. He went on: "You have been indulging this whim of yours without giving it a serious thought. Now, I want you to think—to help me save us from the folly your willfulness and my weakness are tempting us to commit. I want you to ask yourself: 'What sort of life would Chang and I lead together? Would I tolerate his devotion to his work? Would I respect him if he gradually yielded to my temptings and gave up his work?'"

"You—don't love me," she murmured.

"I do. But I'm not so selfish as your inexperience and thoughtlessness make you."

There were dark circles about her eyes as if they had been bruised, and in them the look of present pain. He happened to glance at her. He saw—groaned. "No matter!" he cried. "I love you. I can't bear it. I'm weak—contemptibly weak where you're concerned. We'll surely fail—fail miserably. But we must go on, now. I had a presentiment—I was a fool to come here today. Yes—we've drifted too far. We must go on—over the falls."

She shook her head slowly. "No, we must not go on," said she.

Her tone instantly calmed his runaway passion; he stared in utter amazement.

"You really feel like that?" she went on—"feel it'd be weak and wrong for you to marry me?"

"I have told you the truth—about yourself and about me," was his reply. "You surely must see it."

She gave a long sigh, furtive, deep. But her voice was steady as she said sadly: "Then—we must give each other up."

"That is certainly best," promptly assented he. "You see now that you didn't want me, but only your own way."

"I see that we should not be happy. I don't understand your point of view. I suppose I'm not experienced enough. But I see you are in earnest—that it isn't just a—a notion with you. So—I give up."

He stood with a certain aggressive erectness. "Then—it is settled."

She nodded without looking at him. She could not trust herself to look. "I'll not bother you any more," said she.

He saw that he was victor—had gained his point. Yet never did man look or feel less the victor. He put out his hand; she let hers rest in it. "Good-by, Rix," he said with a brave attempt at philosophic calm. "This is much better than seeing our love end in a quarrel—isn't it?"

"You go—in the morning?"

"Yes."

Her hand dropped to her lap. He looked steadily at her, with no restraint upon his expression because her eyes were down. "Good-by," he repeated. He waited for a reply, but none came. With that long, sure stride of his, free and graceful, he went to the stairway and descended—and departed.

XXII

LA PROVENCE was due to sail in twenty minutes. One whistle had blown; one of the gangways was casting off. Roger, with a suppressed excitement more effective than any shouting or waving of fists, was superintending the taking of his luggage from the ship. "There's still one piece to come ashore—the old leather trunk with brass nails," he said to the polite chief steward. "It must be found." He turned, found himself squarely facing Beatrice Richmond.

The color flamed in his face; it vanished from hers. "You got my note?" she said. "And you are sailing anyhow?"

"I did not get your note," replied he. "But I am not sailing. . . . One moment, please." Then to the chief steward: "There is also a note for me. I must have it."

"*Parfaitement*, Monsieur." And the chief steward raced up the gangway.

Roger and Beatrice stood aside in a quiet place, a calm in the surging crowd

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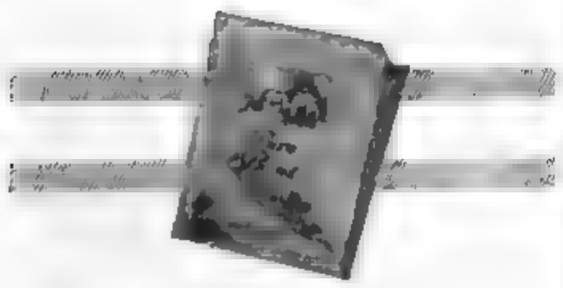

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of voyagers and their friends. Beatrice looked at him with that fine, frank directness which had been her most conspicuous trait in all her dealings with him. Said she: "In my note I told you that I would take you on any terms or on no terms. All I wish is to be near you and to love you."

"And I am not sailing," said he, "because—because to love you and to have you—that's life for me. The rest isn't worth talking about."

"Not worth talking about," echoed she. "I don't know whether we'll be happy or not, but I do know it's my only chance to be anything but miserable."

"I don't know whether I could get over you or not," was his matching confession, "but I do know that I don't want to—and won't."

"Chang," she said between laughing and sobbing, "I must have been crazy yesterday to refuse you."

"No—you're crazy today. So am I. That is, I'm normal again—what's been normal for me ever since I knew you. And I hope the day'll never come when I'll be sane."

"Are you happy now?"

"Delirious."

"As we used to be when we were together by the cascade?"

"Like that—only a thousand times more so." And they gazed at each other with foolish-fond eyes, and from their lips issued those extraordinary sounds that seem imbecile or divine, according as the listening ears are attuned.

The chief steward, bearing the note, and his assistants who had been collecting Roger's luggage around him, now appeared. Roger tore open the note, read its one brief sentence of unconditional surrender. Then he dismissed the men with fees so amazing them that they thanked him with tears in their eyes. "But you really must be careful," cautioned Beatrice. "You know we've got no money to throw away."

Roger gave her a look that dazzled her. "I see you understand," said he. "Well, we may be happy in spite of all—the difficulties."

She laughed. "My dear Chang," said she, "I'm not so frivolous as my being mad about you has led you to believe. And—I don't think, dear, that you're so weak as you fear, or I so foolish. . . . Maybe you'd like me to keep on with the dressmaking?"

He frowned in mock severity. "I don't want ever to hear of it again."

"Then you never shall," replied she with mock humility. "You want a meek slave—and you shall have one." Her lips moved with no sound issuing.

"What are you saying there?" demanded he.

"What Ruth said to Naomi." She gazed at him with ecstatic, incredulous eyes. "Have I *really* got you?" she said.

He looked at her with an amused smile. It died away slowly, and his gaze grew almost solemn. "That will depend on—you," he said.

She saw there was more than the surface meaning in the words; then she saw their deeper meaning and wonderful was the light in her eyes as she murmured: "Love will teach me!"

He half turned away to hide the wave of emotion that almost unmanned him. When he spoke it was to say in a queer, husky voice: "Let me see the expressman about this luggage—then—we'll go to lunch somewhere."

"Let's go—in——" She halted, eyes dancing.

"In a cab?"

She blushed and laughed. "Isn't it about time?" said she, eyes full of that charming audacity of hers. "How well we understand each other! How congenial we are!"

"Wonderful, isn't it?" cried he. "I hope there have been other cases like ours—lots of 'em. But I doubt it."

She waited while he negotiated the return of the baggage to Deer Spring. When he rejoined her—or, rather, gave her his undivided attention, for he had not let her get so much as three feet away from him—she said: "Now I must telephone father."

"Oh, why hurry about that?"

"I must tell him not to engage passage for next Wednesday," explained she.

And they both burst out laughing.

(THE END)

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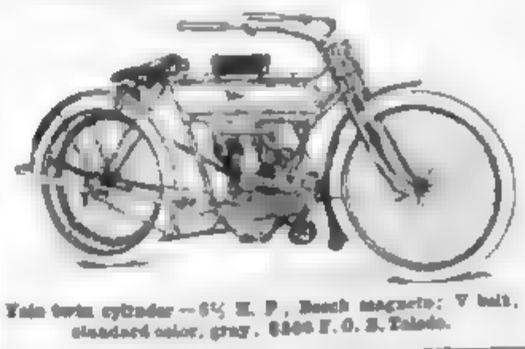

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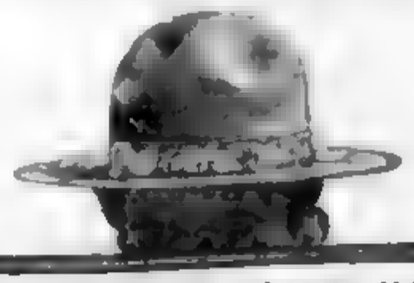

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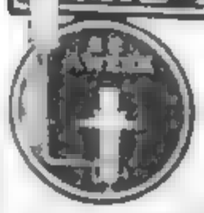

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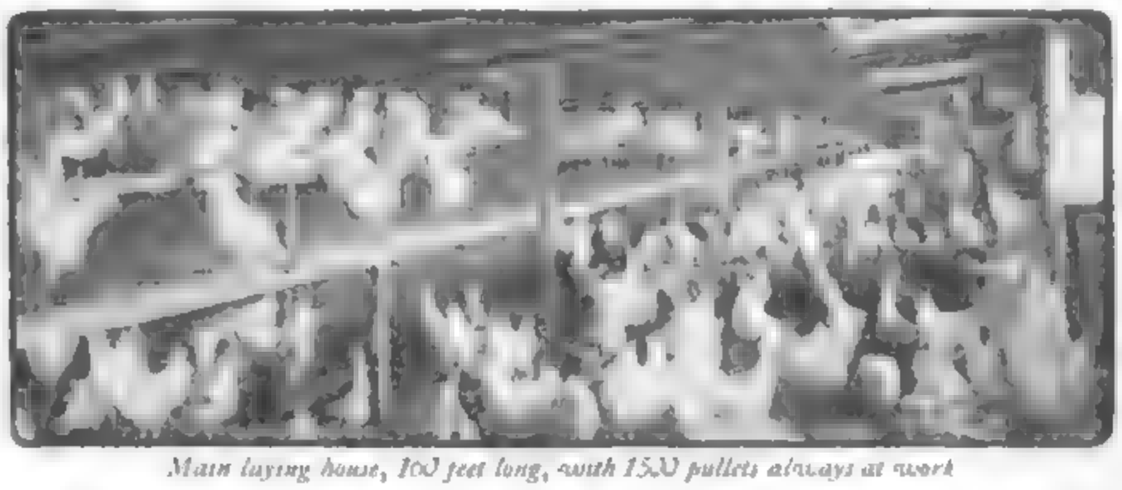

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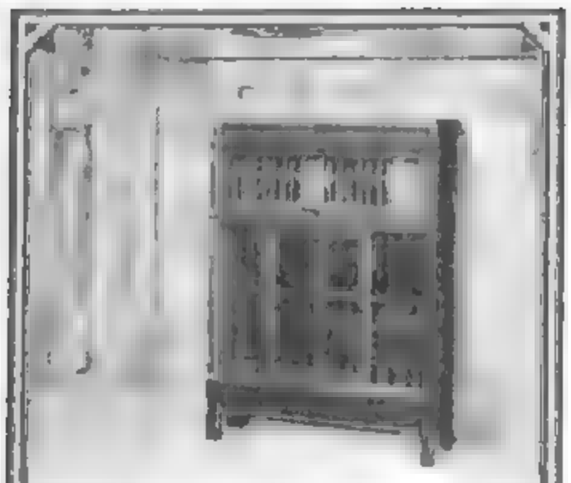

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A CIRCUIT RIDER'S WIFE

(Continued from Page 15)

be—to those "dead in trespasses and sins, who felt themselves lost and undone."

It was always nip and tuck, in the records of William's ministry, whether he would perform more marriage ceremonies or preach more funerals. Some years the weddings would have it, and then again, the dead got the best of it. As a rule, the poorer the people we served the more weddings we helped to celebrate, and, if the heroes and heroines of them did not live happy ever after, at least they lived together. There is no hour of the day or night that William has not sanctified with somebody's marriage vows. Once, about two o'clock in the morning, there was a furious rap at the door of the parsonage. William stuck his head out of the window overhead and beheld a red-faced young farmer standing in the moonlight, holding the hand of his sweetheart, who was looking up at him with the expression that a white rose wears in a storm.

"Come down and tie us, Parson," called up the groom to William. "You ain't got any time to dress. They are after us hot-footed."

William slipped on his longtailed coat over his pajamas, hurried downstairs and married them there in the moonlight, after having examined the license the young man handed in through the parlor window. And he looked well enough from the sill up, but from the sill down I doubt if his costume would have passed muster in a divorce court.

Fortunately, no one thought of divorces in those days. Women stayed with their husbands at the sacrifice of self-respect and everything else save honor. And they were better women, more respected than those who kick up so much divorce dust in society nowadays. Part of their dissatisfaction comes from bad temper and bad training, and a good deal of it comes from getting foolish notions out of books about the way husbands love or do not love their wives.

It seems they can't be satisfied how they do it or how they don't do it. But back there William and I never had any biological suspicions about the nature of love, and the people he married to one another did not have any, either. Once I remember a bridegroom who blushingly confessed that he was too poor to pay the fee usually offered the preacher.

"But I'll pay you, Parson," he whispered as he swung his bride up behind him upon his horse; "I'll pay as soon as I'm able." Ten years passed and William was sent back to the same circuit. One day, as he was on his way to an appointment, he met a man and woman in a buggy. The woman had a baby at her breast, and the bottom of the buggy looked like a human birdnest, it was so full of young, tow-headed children.

"Hold on!" said the man, pulling up his horse; "ain't this Brother Thompson?"

"Yes."

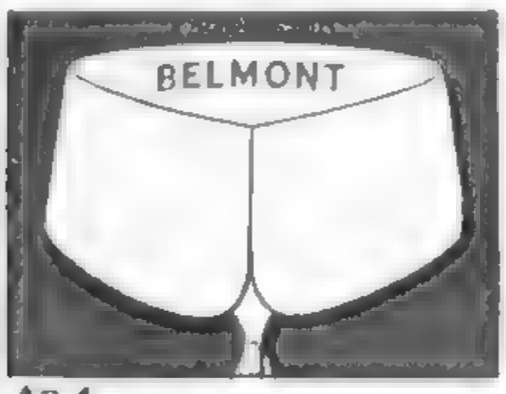
"Well, here's ten dollars I owe you," said the farmer.

"What for?" demanded William, holding back from the extended hand with the fluttering bill in it.

"You don't remember it, I reckon, but you married us ten years ago. I was so poor at the time I couldn't pay you for the greatest service one man ever done another. We ain't prospered since in nothing except babies, or I'd be handin' you a hundred instead of ten."

I have never heard a man compliment his wife since then that I do not instinctively compare it with the compliment this mountain farmer paid his wife that day. I never hear the love of a man for his wife misnamed by the new disillusioned thinkers of our times that I do not recall the charming testimony of this husband against the injustice and indecency of their views

(TO BE CONTINUED)



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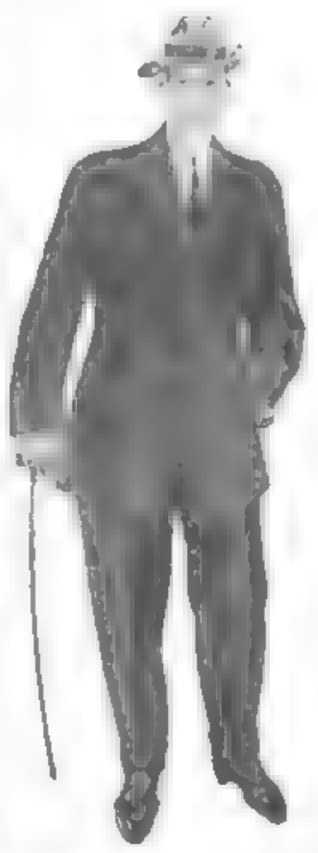

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THE PRIVATE-CAR MANIA

(Continued from Page 9)

folders for public distribution. These trains, made up entirely of private cars of one sort or another, are only operated for the benefit of a subscribing membership—a membership that also has to pass the careful scrutiny of a club committee. Two typical trains of this sort enter Boston daily throughout the summer season—one using South Station, and the other, from Manchester and Beverly, finding a terminal in the North Station.

To see the private-car mania in a particularly virulent form go down to Florida in midwinter, and stop for a day or two at one of those big wooden hotels among the palm trees. You will find on the nearest sidetrack a whole convoy of cars, awaiting the comfortable ease of their owners or their lessees. They are dust-covered and bedraggled without, but within they express that marvelous degree of compact comfort and decorative refinement that has long since made the American-built railroad car the wonder of the entire civilized world. If you have not come down in one of these grimy chariots of luxurious ease you need never hope for the fullness of social recognition in the hotel. Bend a close ear over there on the golf course.

"Never saw the likes of this country. My car's run out of gas and not a gas plant this side of Jacksonville."

"Beat you, old boy. Got electricity in the Wynnefredda. I'm independent of these railroad plants now."

So it goes. After that, what chance has a man who in the beginning plumed himself because he had the price of a private compartment all the way down from New York?

These convoys flit from point to point; the private-car mania is, *per se*, a restless disease. You can see the cars in groups up at New Haven, or down at Princeton at the games, causing the railroaders whole volumes of profanity, from the trainmaster down to the switching crews. They migrate up to Newport, the White Mountains and Bar Harbor in the summer; in the winter they flock South, like the birds.

The Millionaire Brakeman's Car

Yet the astonishing thing is that few of these cars—aside from those that are actively identified with some railroad property—are owned by the persons who are using them. Of course, if a man can claim some railroad he can get his car hauled free over other lines and, perhaps, get it built for him—but more of that in a moment. There are probably not more than forty private cars in the land that are owned by persons not connected with the railroads. This is an astonishingly low figure, considering the number of these craft that are constantly drifting about our two hundred thousand miles of track. Some society folk have cars as a part of their daily life, but the storage costs are apt to cause a man to think twice before he buys one. Mr. Rockefeller and Mr. Morgan have managed to worry along very comfortably without contracting the disease. As a rule, both of these men are willing to accept the comfort of any of the fast limited trains that form part of the luxurious equipment of the American railroad. On the other hand, John Bunting, of San Francisco, who is proud to be called the Millionaire Brakeman, because by it he shows to every man on a car roof today the infinite possibilities that are ahead of him, has a superbly-beautiful car. The Elfleda is known to the railroad men all the way across the continent. They are all welcomed to it, and it is, indeed, a most wonderful plaything. Bunting has filled it with a host of mechanical appliances of his own devising, some of them thought out long ago when he was in service.

But the fact remains that the average citizen, when he is felled by an intermittent attack of the private-car mania, is content to hire one of the very comfortable equipages that the Pullman Company keeps ready at big terminals at various points across the country. The arrangements for these, as has been already stated, are exclusive of the price paid to the railroad companies for their haul. A complete private car, equipped with staterooms,

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The "Cadillac" is equally valuable for either the city or the country home. The better class of dealers everywhere sell Cadillac Desk-Tables. In buying, be sure to ask for "Cadillac" and see that the Cadillac brand is on the under side of the lid of the drawer.

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In our handsome booklet we show all the styles of Cadillac Desk-Tables in their full size pictures, and tell the prices at which they are sold. We will be glad to send you a copy of this booklet free. Write us today.

If your dealer does not carry it we will see that you are supplied.

THE CADILLAC CABINET CO., Detroit, Michigan

baths, private dining-room, observation parlor and the like, costs seventy-five dollars a day. For two or more days this rate drops to fifty dollars a day. An extra charge is made for food; but the railroad will deliver the car without charge at the point from which you wish to begin your journey.

Strange as it may seem, the private-car mania, in chronic form, seems to attack some railroad presidents most violently For reasons which show that railroading is a business filled with fine tact and diplomacy these cars are called business cars. It is also remarkable that for size and elegance they vary in almost inverse ratio to the size and importance of the railroad that owns them. Big roads, like the Pennsylvania and the New York Central, rather pride themselves upon the simplicity of their official cars. Some of these are plain almost to the point of shabbiness. One of the oldest of these belonged to a track department head, but he rather gloried in its homely comfort. It had played its part in railroad history, too, for it had been Jim Fisk's car in the beginning.

The right-of-way expert had been off in the mountains somewhere: he was in a hurry to get back to New York. He wired the general manager for permission to attach his car for return to Jersey City on the road's fastest east-bound train—the Buffalo Limited. The refusal was prompt.

"We have some regard for the appearance of the Buffalo Limited," was the reason the general manager gave.

Contrasted with this is the private car belonging to the head of a great interurban electric line in Southern California, a car so wondrously beautiful that it was carried all the way to Washington, in the spring of 1905, so that a thousand foreign railroad managers there gathered in convention might see the attainments of American car builders. Another Western railroad, a small steam line this time, boasts a president's car with a dining service that cost twenty-five hundred dollars. A little Mississippi lumbering road spent forty thousand dollars in providing a private car for its operating head.

The big Eastern roads know about all of these cars. Their heads get frequent invitations to take a run over the K., Y. & Z., or some other enterprising jerkwater road that runs from the backwaters to the bad lands. Of course, they never take the trip, but they invariably see the next step in the developments. It comes in the form of requests for a "pass for haul of car and party" from Chicago to New York and return. Time was when the New York Central and the Pennsylvania were laid low under the avalanche of requests of this sort. Some of their slower trains were laden down with long strings of these deadhead caravans, and on one memorable occasion a whole section was made up of the prominent private cars of decidedly un-prominent railroad officers.

When Private Cars are Barred

Since the introduction of the eighteen-hour trains between these two most important cities of the country this burden has been lessened. These fastest trains will absolutely not haul any private cars at any price—it is a rule that would not be abrogated for the President of the United States. So the railroaders of the West—from the big men like Stubbs and Kruttschnitt of the Union Pacific down to the small fry—leave their cars in the roomy terminal yards at Chicago and come to New York most of the time on one or the other of the eighteen-hour trains. About the only time their cars come East, nowadays, is when they are bringing their families to the seashore for the summer.

Here is a road that we will call the Blissville, Bulgetown and Beyond, which is owned by a bigger system which we shall likewise know as the Great Midland—neither of these names gives clue to the real factors in the incident. The B., B. & B. is a losing proposition, and the G. M. crowd bought it only to keep peace and harmony in the Eastern railroad family. When they change schedules on the Three B's it is to leave off a train, because one more engine has worn out and has had to go to the scrap-heap.

The superintendent of the smaller road has still some pride in the property after all the vicissitudes through which it has passed. His family were identified with building it and he sees where it could have been developed into a profitable and excellent railroad. But he has had little hope since he has glanced into the future. There has not been a new piece of rolling-stock put on the road in twenty years. The road has simply been kept alive by extraordinary maintenance of what was in hand Long before the panic this superintendent went to the head of the Great Midland and pleaded hard for some new and up-to-date equipment

There was a wealth of undeveloped traffic waiting, but you cannot run trains without cars and engines. His demands were refused, and he went back to the old process of running a railroad by elimination, cutting out a little more all the while

Imagine his surprise two months later when he chanced to be in a big terminal yard of the Great Midland and saw before him a gayly-beautiful, new private car, resplendent in the glories of mahogany and plate glass, glowing in fresh varnish and paint. Along its letter board was written in the big script that is so dear to the heart of the educated sign-painter: "Blissville, Bulgetown and Beyond"

What the superintendent of that road thought is beyond reproduction here; his later reflections when this itinerant palace, which would probably never profane itself by touching the poor old rails of the Three B's, was added to his equipment-expenditure account, are also unprintable.

The Baggage-Car Habit

Sometimes the private-car mania fails to take hold on folk who might easily be supposed to be most liable to the contagion. On one of the suburban lines leading north from New York City dwells a group of pretty solid citizens, as pretty solid citizens are rated in these days. Most of these men have been coming in and going out every day for years and years on the same trains.

At some time in the murky past the Oldest Commuter acquired the habit of riding in the baggage car, absorbing the baggage-master's chair. As he was a generous fellow round about Christmas and birthdays the baggage-master did not mind. He simply went and got another comfy old armchair for himself

But the Second-Oldest Commuter grew either jealous or lonely, and he got the baggage-car habit. In a little while he had absorbed the baggage-master's new chair, and that genial official had to rustle around and pick out a third. That in time was similarly taken by the Third-Oldest Commuter, and so it went until there was a line of wholesome old chairs, with cricks at the knees and the varnish worn off them, all around the car.

The road encouraged that baggage car, because anything that made for the comfort of its patrons was worth while. There was something homey about the little car, with its rough floor and battered sides, that appealed to the men that rode within it. Perhaps it was the change from the luxury that they had everywhere else in life, for this was a crowd that in ten minutes could have completely financed a thousand miles of railroad. At any rate, that baggage car was an institution.

After a shake-up in the traffic department there was a new general passenger agent in the offices of that road. This one was a regular cut-up, one of those chaps who always think that they are doing best when they are attempting to change existing institutions.

A brilliant inspiration struck him. So, one day, the baggage-car crowd missed their little car. Instead, they were waved into a gay parlor car, carpeted and filled with stuffy chairs.

The baggage-master was trying to appear at ease in a brass-buttoned uniform and just yearning for an opportunity to wrestle a trunk.

The new general passenger agent sat in his office all that day and the next awaiting news of his innovation, a placid smile upon his countenance. He got the news. It sounded like a thunderbolt coming down the rails from the suburbs. "Give us back our baggage car or we quit your line," was the message it carried in no uncertain tones.

The crowd got its old car back again with all the old charm, and the baggage-master in his old jeans began once again to spin his old yarns.

All of which goes to show that the private-car mania is not a besetting national sin up to the present time.

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Unshaken stability for a century is no mean heritage, but age is venerable only when adorned with honor. Honor implies more than honesty. It is the quality which impels an institution to meet every obligation, not only with promptness and exactness, but with fairness and a spirit of equity. That is the Hartford's record in the past, its aim to-day and its ideal for the future. Its policies afford unsurpassed indemnity, and by co-operating with its patrons to lessen fire dangers, it offers continuous service. Its business, scattered among more than 15,000 communities throughout this great land, is the largest of any fire insurance company in America. Its agents are everywhere.

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Does Every Girl Know How to Make Money?

IF NOT we can tell her. For that is the motto, sole and single, of THE JOURNAL's famous "Girls' Club." "With one idea," says the motto of the Club: "to make money." Thousands of girls belong to the Club. The marvel is, however, that *every girl* does not. For here is a Club just for girls, managed by a girl who knows girls: who knows their wants: who knows the thousand and one things for which girls want spending money, and who knows how to tell these girls how to make this money, and in a truly feminine way.

Girls themselves started this club six years ago by the frequent letters which they sent to THE JOURNAL asking it to tell them of ways to make money; a JOURNAL girl was placed at the head of it—a girl who knew just what it meant both to need money and to earn money; and it exists solely for the benefit of girls—girls married and single, rich and poor, young, old and middle-aged, "with one idea: to make money." Courses in college have been paid for, wedding trousseaux purchased, bungalows built, trips taken to all sorts of fascinating places in both this country and Europe, and, in fact, it would be hard to think of anything wantable and purchasable which has not been obtained through The Girls' Club. Today about twenty-five thousand successful girls are on the membership roll of this remarkable organization, earning salaries limited in scope by their energy only, and the total sum of money earned by them within the six years amounts to $250,000.

Some girls earned only $10, $20 or $30, and then stopped, the special occasion of their need having passed by; others earned their hundreds; some few have earned over $3000 each, but one striking fact may be noted with regard to almost all of them; they had never earned a penny until they joined the Club.

An interesting Club, you say. It is. So interesting that if every girl in the land knew of it every girl would be a member.

There is a very pretty booklet just issued called "Girls Who Made Good," and gives some twenty-four pages of interesting little stories of girls who have made money—who they were, with pictures—what they did and how they did it. Wouldn't you like to see it? Just send a line and it will come to you straight from the girl-manager of

THE GIRLS' CLUB
The Ladies' Home Journal
Philadelphia

'Ever-Ready' Safety Razor With 12 Blades $1

The Improved Outfit

2,000,000 times we have proven the absolute superiority of the Ever-Ready Safety Razor.

Astonishing results when higher-priced outfits failed to satisfy the self-shaver are attributed to the greatness of the Ever-Ready blade. Twelve of them, each guaranteed, are in every $1 outfit, together with a patented "lather-catching" safety frame that will last a lifetime, ebonoid handle, folding blade stropper, all compactly arranged in a clever button-lock case. Please permit us to refund your money if not delighted with the shaving value of the Ever-Ready.

Extra blades, 10 for 50c.

Every blade protected and separately wrapped in dust-proof, rust-proof, edge-proof package.

Most all Hardware, Drug and General Stores will sell you Ever-Ready Safety Razors. Don't waste time with substitutes. If you do not get the Ever-Ready, get busy and send to us direct.

American Safety Razor Co., 320 Broadway, New York City

CANADA: International Distributing Co., Montreal

Extra Blades 10 for 50¢

5¢ WRIGLEY'S SPEARMINT 5¢

Costs no more yet—

Compare its pure firm springy chicle with soft or gritty imitation chicle gum. Compare its pure fresh juice of pure green mint leaves with imitation fruit flavored gum. You get better *value* beside better *results* with

Look for the spear

The flavor lasts

BECOME A NURSE

IF you have the natural attributes of a good nurse we will undertake to teach you to earn $10 to $25 a week, as thousands of our graduates are doing.

UNUSUAL OFFER: We grant every student two months' probationary or trial study—this costs you nothing if dissatisfied.

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Please send 9th Annual Blue Book with stories by nurses.

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The 1910 "MURRAY" catalog is the BIGGEST VEHICLE and HARNESS catalog published. 192 pages. 345 illustrations. Send us your name and address. We pay the postage. Sold on trial. Guaranteed for two (2) years.

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R. S. & A. B. LACEY, Dept. 35, Washington, D. C., Estab. 1869

6 pairs $1
Guaranteed for 6 months

Cheaper than ordinary hose

You probably paid more for the stockings you have on than we charge for **Manheim Mendless Hose,** and you didn't get a six months' guarantee, either! Why not be certain of a half year's hard wear when it doesn't cost you anything extra?

Manheim Mendless Hose

are guaranteed to wear six months without holes. If a pair needs mending within that time, you get a new pair free.

Made of extra-quality yarn with double reinforced heels and toes. Perfect-fitting, soft and comfortable.

Men's socks. Sizes 9½ to 11½, in black, light and dark tan, navy blue and gray. **Women's stockings.** Light and medium weight. Sizes 9 to 11, in black, light and dark tan. At first stores where only 6 pairs are sold in a box with guarantee. **Men's,** 6 pairs, **$1. Women's,** 6 pairs **$1.50.**

If your dealer doesn't have Manheim Mendless Hose and won't accept a trial order, send $1 for men's or $1.50 for women's, state size, color and number of pairs desired—and we will send you the pairs prepaid.

Manheim Hosiery Mills,
46 E. Granby St., Manheim, Pa.
References: Keystone National Bank, Manheim, Pa.
Attractive terms to dealers where we are not now represented.

6 pairs $1.50 guaranteed for 6 months

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For Rugs or Otherwise

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3000 GUMMED LABELS, $1.00

Size, 1 x 2 inches, printed to order and postpaid. Send for Catalog.

Fenton Label Co., Philadelphia, Pa.

BIG BANKING AND BIG BUSINESS

(Continued from Page 4)

it looks as though the former had the plan of a central bank or centralized something tucked away in the back of his head all the time.

The following is the comment of a well-known cashier, who is presumably open-minded, both on the subject of a central bank and of the gentleman who heads the Monetary Commission: "In the absence of knowledge of the character of the report to be submitted to Congress by the Monetary Commission, it is obviously impossible intelligently to discuss its possible recommendations. Some people may think that Senator Aldrich, the chairman of the Commission and its reputed dominant mind, would not be altogether fair should he attempt to manufacture sentiment in favor of a central bank by undertaking a lecture tour in its advocacy and in advance of enough detailed information as to the nature of his report to enable his audiences and the public to weigh intelligently the arguments that he will likely present in support of his ideas. If, therefore, in a discussion of the subject, injustice should be done to the Senator, lack of knowledge of his real mind, and not prejudice, must be the excuse."

Fair Words Fairly Spoken

Now that, in the circumstances, is pure *naïveté;* but it is a fair sample of what you may get from the average banker on the subject.

Though none of us may know until Mr. Aldrich sees fit to speak what his plan is, we may guess at the nature of it from what he says. In his New York address the Senator said:

"In my judgment, any system which is to be adopted in this country must recognize the rights of the independents—of the 25,000 separate banks in the United States. Of course, you realize that in banking, as in everything else, the personal equation must always remain one of the most important elements in business transactions. The men who borrow from small country banks, or from banks in the larger towns, who have been accustomed to dealing in this respect with their neighbors and friends who have a sympathetic appreciation of their wants, will not be willing to consent that legislation shall authorize the displacing of such banks by agents sent from the banks of New York or Chicago to conduct the business of these smaller communities; men whose first interest—I am almost tempted to say whose only interest—would be the earning of the most money they could for their principals, and who would naturally have very little, if any, concern for the development of the communities in which they were located.

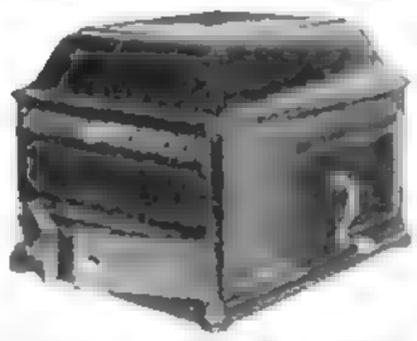
"So I think I may say with certainty that any system or organization we may adopt must be engrafted upon the existing conditions. We cannot impair the usefulness of existing banks, or take away from them any of their functions. If we are to have an organization outside of them, and outside of the present clearing-houses, it must be one that will be servant and not master of existing organizations. We must remember that, after all, monetary science is not an exact science. Political economy has no laws that can be applied to every community successfully, nor to every community under all circumstances. That system is best for any country which best responds to the needs and requirements of its people."

These words are well and fairly spoken. They constitute, perhaps, the two paragraphs in the New York speech which their author would prefer having quoted. Yet there is much in them to look askance at. There is much in them to reflect upon, when one takes into consideration the man who spoke them.

Could a central bank or a centralized institution of any kind engrafted upon our present system *outside of the banks and clearing-houses* be anything but a competitor of the thousands of independent banks? Could such a situation help developing into the usual game of freeze-out? Big Business never yet played the straight game. It is "come in or freeze outside."

Barring, of course, good transportation facilities, it would be hard to discover a

Victrola



Tone

That's where the Victrola is pre-eminent.

You might be able to build a cabinet that outwardly would resemble a Victrola. You might even copy the inside construction and details, if they were not protected by patents. But there is no copying the superior Victrola tone-quality.

That represents years of patient experiment—with various woods, with different proportions, with numerous vibratory surfaces—and it is simply astonishing how slight a variation in size, in shape, in position, produces discord instead of harmony.

No, the Victrola tone can't be equaled! Even though the eye could take in every detail of construction, there is still that same indescribable "something" which makes the Stradivarius supreme among violins, which gives to the Victrola such a wonderfully sweet, clear and mellow tone as was never known before.

Hear the Victrola today at the nearest Victor dealer's. Ask him to play Caruso's new "Forza del Destino" solo (88207), and "Mamma mia", the beautiful Neapolitan song (88206). Then you'll realize the wonderful advance in quality of tone due to our improved process of making Victor Records.

Victrola XII Mahogany **$125**

Victrola XVI Circassian walnut **$250**

Mahogany or quartered oak, $200

Victor Talking Machine Co., Camden, N. J., U. S. A.
Berliner Gramophone Co., Montreal, Canadian Distributors
To get best results, use only Victor Needles on Victor Records.

New Victor Records are on sale at all dealers on the 28th of each month

$25.00 a Week

Will be Paid to Any Young Man or Young Woman

who will send an average of six subscriptions a day for THE SATURDAY EVENING POST or THE LADIES' HOME JOURNAL each working day during the next month and a permanent position thereafter on the same salaried basis.

We want to introduce THE POST and THE JOURNAL to a large number of new readers right now, and need a lot of new workers to do it. These we will pay liberally for their work. There isn't a cent of expense to you; your only investment is the whole or a part of your time.

We pay much larger salaries than twenty-five dollars a week, and some smaller. It all depends on you. Prove what you can do in February, and make a permanent arrangement for next Spring and Summer.

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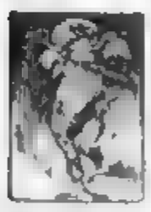

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Or Bride-Elect parties. Dainty, Amusing. At dealers or send 50c., stamps or money order, to

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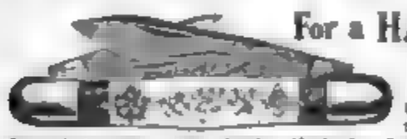

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[illegible] a box of transparent [illegible] three-blade Golden Rule Pocket Knife No. 1 same as shown at [illegible] engraved with [illegible] and name and address [illegible] Any knife forged from same fine steel and [illegible] are fully guaranteed. Makes a useful and treasured gift. Price prepaid $[illegible] Cut ¾ actual size. Agents wanted in every [illegible] Write for catalog and terms.

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1910

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more potent factor in the upbuilding of the country than the small banks of, say, $25,000 to $100,000 capital, scattered throughout the towns and villages of this broad land. They have taught the farmer and the country merchant business laws and customs, also a respect for them; they have taught them the power, the great cumulative force of interest, and this has brought forth money from hidden places and put it into circulation; they have stimulated self-reliance and self-respect. These banks are invariably well managed and prosperous, and the country people take great pride in them.

Did you ever happen to see the officials of a small country bank receive its first circulation? Before it is ready to pass over the counter each note has to be signed by the president and cashier. Pens are tested, fresh ink and new blotters are procured; while, long before, the signatures have been carefully practiced. Why, it's a ceremony! And when they are all signed, the notes, four to a sheet, are cut the same size—to a hair—and passed over the counter. Real money, by jing! Like Katusha's left shoulder-blade, people have come miles to see it.

And the little banker in Shrimpsecot, Maine, is going to ask the same question as the little banker in Lone Pine, North Dakota, or the one in the Mississippi Delta: "Is this central bank thing going to develop into the survival of the fittest? Will I receive the same treatment, exactly, as the metropolitan bank?"

Within a week the cashier of a small country bank exclaimed to the writer: "What! take away my privileges of circulation? Not on your life, sonny!" He swung on to the platform of the coach he had nearly fallen under when the subject was mentioned, and added: "You central bank people will have to guess again."

To create a huge affair of that kind—out of hand, as it were—out of a charter from Congress and subscriptions to its capital stock, and make all the banks in the United States at once subservient to it, is one thing. To engraft an organization upon our present system, outside the banks and clearing-houses, is quite another, though the public is going to decide whether either shall be tolerated. As to this latter engrafted organization, there is an organization already at hand, powerful enough to assume such duties as might be conferred upon it by legislation.

The Wonder of the Banking World

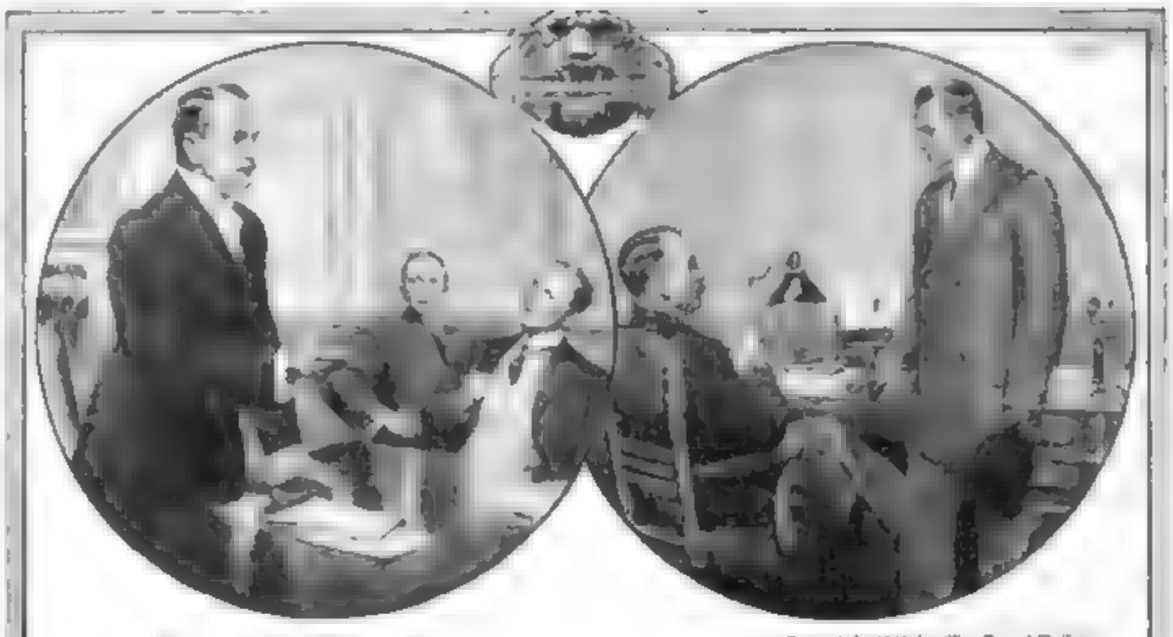
It has been openly, publicly charged that it is the desire of those who control this institution to have it become a great bank of issue and discount, capable of monopolizing those two great functions in this country.

It is nearer the truth to say that those who control it hope to see it become a great international bank, capable of handling the loans of governments, great syndicates, and so on. And no doubt its officials would freely admit such a laudable, legitimate ambition. This institution is already one of the wonders of the banking world. The completeness of its organization can be compared only to that of the Standard Oil Company itself. Its resources have grown from about $20,000,000 in 1890 to over $317,000,000 in 1910.

Through it and the many banking institutions it owns or controls the Standard Oil Company conducts its huge banking operations. In nearly all of the larger cities there is a so-called Standard Oil bank, and these banks control or affiliate closely with other banks in the smaller cities and towns.

This big bank is represented in Washington in such manner that charges of favoritism shown it by the Treasury Department have been made repeatedly in the years past. But, laying these aside, as this is no muckraking article, the officials of this bank frankly say that they have facilities that make it of special service to banks in various ways. It is Johnny-on-the-spot when there is anything doing, as, for instance, when a body of men in any part of the country come together for the purpose of organizing a national bank. When they want to purchase bonds for the purpose of securing its circulation the big bank is right there with the goods to sell them. It has a large bond department.

In this way it begins business with the new bank before it has opened its doors, and this means that the big bank, or one of its affiliated banks, usually secures the reserve end of the new bank's business.



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The clothes that real men wear are tailored-to-order

"The millionaire's privilege at the wage-earner's price"—that is what it means to both wage-earners and millionaires to order their clothes made to order through The Royal Tailor system. No man need now let a limited choice of ready-to-wear clothes or even his own tailor fit him and the best made-to-order metropolitan clothes. For $20, $25 or $30 he can order through his local Royal dealer the very utmost in a suit or overcoat that a New York or Chicago tailor can build, and even at $18 or $16 he may find a pattern that will fulfil his clothes ideals.

A national custom and an enormous output has made economies and perfections possible to us that are beyond the dreams of an ordinary tailor with his narrow local viewpoint and his necessarily big profit items. They have made it possible for us to tailor exclusive All PURE WOOL garments, built to individual measure at almost half usual cost. They have made it possible for us to attach a legal guarantee card to every garment warranting permanent satisfaction or money back.

There is a local Royal dealer in your town waiting to take your measure and show you 500 All Pure Woolen Fabrics. Call on him today

The Royal Tailors

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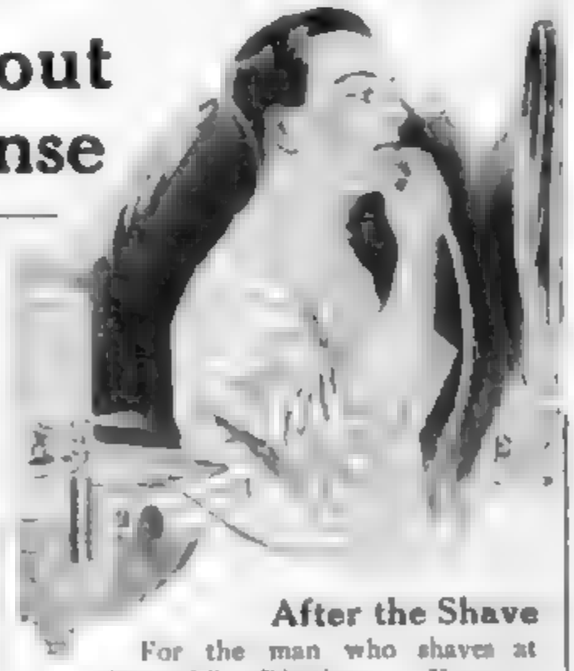
Massage At Home Without Expense

For the Complexion

Don't pay a professional a high price for the massage that benefits you so much. Massage at home, every day, with The Blackstone Vacuum Massager. It slips on any faucet, as the illustrations show, and is operated by simply running water. Daily massage stimulates the circulation, making the flesh clean and firm, free from hollows and wrinkles and blemishes. Without one cent of expense you can thoroughly massage your face and any part of your body with The Blackstone Vacuum Massager.



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For the man who shaves at home The Blackstone Vacuum Massager is priceless. It softens a stubborn beard before shaving and completes the smooth appearance afterward. It cleans and refreshes the skin as soap and water cannot do and makes the flesh firm and clear. In three minutes it will thoroughly massage the face and neck. It operates perfectly. Our little Booklet, "The Primrose Path," explains the many uses of The Blackstone Vacuum Massager.

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For Sale at All Drug and Department Stores

If your dealer hasn't The Blackstone Vacuum Massager, send us his name and the price, $5.00, and we will send it to you prepaid. If not satisfactory, it can be returned to us within ten days, and the money paid will be refunded at once.

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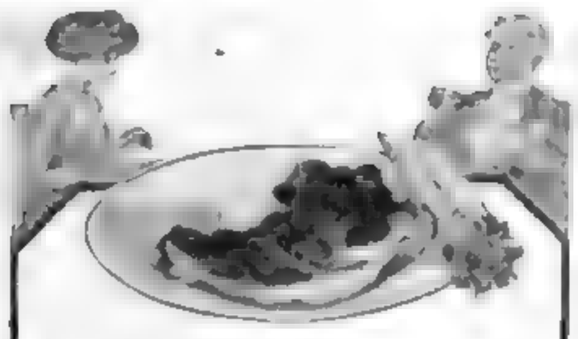

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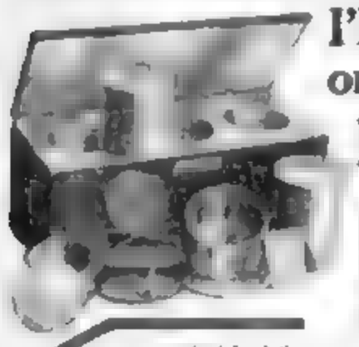

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Get my special offer on [illegible] work and gives you better cooked food than you ever had. The

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is the original and only solid aluminum cooker. Sanitary, easy to clean; no cloth pads. Has separate, solid-aluminum cooking utensils which boil, roast steam fry, stew or bake. Most other cookers are made of Terne [illegible]. My Jewel is easy to [illegible] and keeps bright [illegible]. Write me for Free Book No. [illegible] and free Trial Offer.

Manson Campbell Co., Detroit, Mich.

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Bungalows and American Homes

Design No. 2, Built in California and Iowa—Cost $2,800

Our handsome 112 page, 8x11 book of Bungalows, Mission, Colonial, English Timbered and Concrete houses for 1910 shows interiors, exteriors, and floor plans and actual cost to build, ranging from $1,000.00 to $10,000.00. These designs are photos of structures we have built throughout the country—not theoretical pen pictures. Special specifications and details of construction made to suit any climate. Price of book $1.00 prepaid. Sample leaves free.

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in each town to ride and exhibit sample 1910 bicycle. *Write for Special Offer.*

Finest Guaranteed 1910 Models **$10 to $27**

with Coaster Brakes and Pun-ture-Proof tires

1908 & 1909 Models **$7 to $12**

all of best makes

100 SECOND-HAND WHEELS [illegible] **$3 to $8**

Great FACTORY CLEARING SALE

We SHIP ON APPROVAL *without a cent deposit, pay the freight and allow*

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TIRES, coaster brake rear wheels, lamps, sundries, *half usual prices.* Do not buy till you get our catalogs and offer. *Write now.*

MEAD CYCLE CO., Dept. D 56, Chicago

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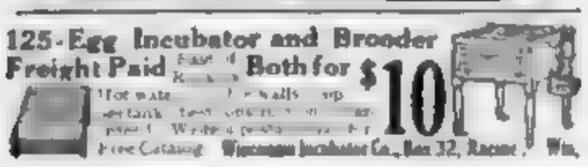
STEEL PENS

are made of accurately tempered steel. Smooth, non-scratching, elastic easy writers. There's one to suit you. Sample card, 12 different, for 5 cts. postage

SPENCERIAN PEN CO. 349 Broadway N Y

125-Egg Incubator and Brooder Both for $10

Freight Paid [illegible]



Hot water [illegible] walls up [illegible] Write a postal [illegible] Free Catalog. Wisconsin Incubator Co., Box 32, Racine, Wis.

What a former Secretary of the Treasury thinks of the central bank plan may be seen from the following extract, taken from an address delivered before the Indianapolis Board of Trade by Hon. Leslie M. Shaw:

"I am frank to admit that it seems to me quite un-American to place with any group of men the power to contract or expand our currency at will, and to grant or withhold credit to any bank, to any merchant and to any corporation at pleasure.

"But lest it be charged that I am appealing to popular prejudice, I am willing to go on record that if we are to have a central bank I shall welcome control by the Standard Oil Company or by the United States Steel Corporation, though preferably by both combined. This is not based on personal friendship, though some measure of personal friendship, I hope, exists; but it is based wholly on the question of fitness for the task."

It is admitted freely that we need some change in our currency system, and the advocates of a central bank jump eagerly at the comparison made by Mr. Morawetz, who likens our currency to a ship that is safe only in fair weather. But do we have enough stormy weather to warrant the testing of a remedy so foreign to all our preconceived ideas and habits? And, further, can we not see far enough ahead to prevent a storm or, at least, to mitigate its force?

The Comptroller of the Currency calls for a statement of the national banks five times a year, and, unlike the weather man, who makes some bad guesses along with the good ones, you have in his reports the state of the financial barometer down to a dot.

Panics Like the Measles

The writer well remembers a day in 1907, standing at the desk of a cashier—a man who has probably forgotten as much as many cashiers know—and commenting on the panic then in full swing.

"Yes," was the reply, "like the measles and the mumps, I suppose we have to have the pestiferous things. There seems to be no royal road to this currency problem; we don't all think alike about it. But these panics are nuisances." Then he slammed the desk shut, picked up his hat and went home.

It was an object-lesson in sound, conservative banking. He had seen the storm coming; his anchors were to windward and, with his hatches only partly battened down—for he took care of his customers—he just let her blow. And lest you think he was an old fogy not up to date, let me say that his bank has just doubled its capital stock and raised its dividend rate from eight to ten per cent net.

And what has this got to do with a central bank? Whose fault is it but the bankers' if we over-expand without knowing it? Sitting down and loaning a depositor's money is no more all of banking than sitting in a boat and hauling in the fish is all of fishing. Your fisherman never goes fishing when an east wind is blowing, and the banker should never sail close to one.

It doesn't take any great central bank of issue to move the crops, nor any great wisdom or trouble to prepare for moving them. We ought to know they are on the way, for they come year after year, bigger and bigger. They always have come and have been moved without any financial cataclysm, and our currency expands year after year

It never contracts to any appreciable extent, and it never will as long as our business and speculative enterprises keep on expanding. It always furnishes more and more to pile up in the reserve and central reserve cities.

There is surely more reason for assuming that a central bank, if a chartered corporation, would fall into a few strong hands, than for assuming that it would not.

All the great industries, all of the great raw products upon which our life depends, except the cotton, corn and wheat, so far, are being centralized—brought under the ownership and control of a few strong men. There seem to be no laws on the Federal statute books to prevent it.

And the question may well be asked: Can any corporation having a capital stock—shares—purchasable by money, place or power, or any one of the lures that draw a man from an upright attitude, be kept out of the hands of these powerful interests if they see fit to go after it? If so it is not on record so that you would notice it.

SHIPPED KNOCK DOWN **BROOKS BOATS** EASILY PUT TOGETHER

GUARANTEED TO BE SATISFACTORY

You Want a Boat

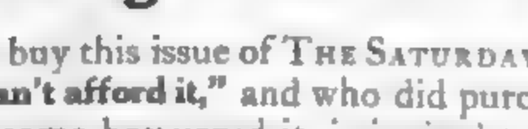
Build it Yourself and Save Two-Thirds

WE will furnish you with all the parts of a boat machined, cut to shape, and accurately fitted together prior to shipment, so that with a little labor on your part you can own your own boat, at a price that is ridiculously low, or we will furnish you with instructions and full-sized paper patterns, from which you can build the boat yourself, by purchasing the material locally.

You want to know how it can be done? Then send today—not tomorrow—for

Our New Catalog No. 24—it's free

The exceedingly low prices will amaze you.



For the year 1910 we have made the enormous cut of 33⅓ per cent from our regular prices—just one-third less than they were last year.

Do you know that local boat builders all over the country purchase our frames—build the boats and sell them at a handsome profit? You can do this yourself and save that profit. Anyone can put our Knock-Down boats together—no skill is required. The work is a clean, instructive form of recreation—a mighty good thing for you or your boy.

We save you (1) the boat builder's profit; (2) labor expense; (3) big selling expense; (4) seven eighths the freight.

Don't fail to send for Catalog No. 24—it tells the whole story.

OUR GUARANTEE

Is that you will be perfectly satisfied with everything you purchase of us, or your money will be instantly refunded.

BROOKS MANUFACTURING CO.

202 Ship Street Saginaw, Mich., U. S. A.

Originators of the Pattern and Knock Down System of Boat Building

Every Working Man or Woman

Who first refused to buy this issue of THE SATURDAY EVENING POST by saying **"I can't afford it,"** and who did purchase afterward solely because some boy urged it, is invited to send us a description of the interview absolutely as it occurred.

Tell us how the boy approached you, what he said, how he answered your "can't-afford-it" objection—in short, an accurate statement of the precise argument by which he induced you to buy contrary to your intention.

We ask the account of the interview because we want to know the star arguments by means of which our best boys overcome the objection, "I can't afford it."

For the letter which contains the best answer to this specific objection we will pay

TEN DOLLARS

Your letter should contain not more than 250 words. It must be about a *real boy*, whose name and address should be given if possible. It should be legibly written on one side of the paper only, typewritten preferred, and must bear your name and address.

Any prize for your letter will be paid either (1) to you, or (2) to the boy himself, if you so direct. The award will be made on March 1. Address your letter thus:

OUR BOYS, Circulation Bureau

THE SATURDAY EVENING POST, PHILADELPHIA, PENNSYLVANIA

A Few Traveling Salesmen

Are wanted to place exclusive contracts with local agents to sell THE SATURDAY EVENING POST in towns with *less than 3000 inhabitants.*

This is an exceptional side-line proposition to county roadmen covering country towns. Something new and "different"—a really profitable side-line.

There's no expense to you. There's no outfit to buy—no canvassing to be done. Nothing to carry—at least not more than a pocketful.

A good chance for money earning to county men on a commission basis. 300 salesmen now working. 15 of them average $40.00 a week. Address

Box T. S.
CIRCULATION BUREAU
The Curtis Publishing Company
Philadelphia, Penna.

$2,000 TO $3,000 A YEAR IN VACUUM CLEANING BUSINESS

A steady, sure, permanent income of from $2,000 to $3,000 a year is easily and quickly established in cities from 5,000 up, with the Aero Vacuum Cleaning Power Wagons. Running expenses are small and profits remarkably big. Safer, more profitable than any other line of staple investment. Makes money from the day wagon arrives. $1,000 starts you. The Aero Power Wagons are standard—established by years of test. The apparatus of enough power to do effective commercial cleaning. Send for wagon catalog. Largest builders in the world of Built-into-the-house Vacuum Cleaning Systems. Send for "Stationary Plant" catalogue, stating kind and size of building.

American Air Cleaning Co.
209 Sycamore Street
Milwaukee, Wis.

Made in three sizes. Small size has only two prongs. Send diameter of chair leg.

Just drive into leg of chair.

THE "HERON" Wool Chair Tip

ABSOLUTELY NOISELESS

For use on chairs wherever there are bare floors. Prevents marring of the floor and is absolutely noiseless. Cannot split chair leg. Will last as long as the chair. On sale at your dealer, or sent prepaid on receipt of price. Write for free booklet of chair tips and wood casters.

Agents Wanted. Set of four 25c. In dozen lots $2.00.

SYRACUSE CASTER AND FELT CO.
433 South West Street SYRACUSE, N. Y.

MAKE MONEY WRITING

SHORT STORIES—1c. to 5c. a word. We sell stories, plays, and book **Manuscripts**, on commission; we criticize and revise them and tell you where to sell them. **Story-Writing** and **Journalism** taught by mail. Send for free booklet, "Writing for Profit"; tells how. **The National Press Association, 67 The Baldwin, Indianapolis, Ind.**

THRIFT

The Porter's Egg Plant

A BANK porter in a small city bought a home three years ago, and is now paying for it with profits on an egg business which he has built up outside of his regular working-hours.

Until his children were old enough to play in the streets this porter paid fifteen dollars a month for a house in town. A six-acre plot of ground, with a small cottage, was found three miles out, and three hundred and fifty dollars cash paid upon it, leaving a mortgage of eighteen hundred dollars, at six per cent, to be carried. The family moved in the spring. Part of the land was plowed up for a vegetable garden and part devoted to chickens. During the summer and fall their garden truck cut down living expenses to such a degree that it was possible to pay twenty-five dollars monthly on the mortgage. The porter and his wife worked nights and mornings, the children helped, and by Christmas their chicken flock numbered more than a hundred fowls, all in fine shape. Chickens were not new to them, for they had kept a dozen or so in their back yard in town. By New Year's they were getting between two and three dozen eggs daily. The average price in town at that time was from thirty to thirty-five cents a dozen for store eggs. But the bank employee, by taking his product in every other day and selling it himself, managed to get at least five cents above the market price, because he could guarantee absolute freshness. Bank officers took some, depositors others, and physicians heard of the porter and sent people to buy fresh eggs for invalids.

By the time Lent approached the porter was bringing in eggs bought of neighbors. He paid them city prices at his own door, provided the eggs were brought at least three times a week, assuring freshness. On these a profit of at least five cents a dozen was cleared. During the winter and spring his gross income from the egg trade, conducted before the bank opened or after it closed, amounted to between thirty and forty dollars a month, or two-thirds his wages. This went into payments on the mortgage, and he met cost of chicken feed out of his pay envelope, reckoning that so much money invested in the plant might be taken out with profit in the form of eggs.

That spring, part of his land was put into fruit and berries and the chicken plant enlarged. In the three years since moving into the suburbs, through sales of eggs, chickens, berries and vegetables, the mortgage has been reduced to less than five hundred dollars, while much money has been put into the plant and home improvements. When fruit trees reach full bearing the porter will not only own his home free of indebtedness, but have an income equal to his wages.

Several years ago an American woman opened a novel laundry in London. A singer on the operatic stage, she felt that she ought to take up some occupation offering more stability and a better future.

The large steam laundries of London use chemicals and machinery, and employ cheap labor, so that their methods, while adapted to ordinary washing, play havoc with fine lingerie. The well-to-do people of any large city have thousands of dollars invested in fine laces, linens, embroideries, silks and other delicate wearables, many of them heirlooms. To send them to an ordinary laundry would be madness. The opera singer believed that almost any price within reason could be charged for laundering such articles by hand, giving the work close personal supervision. So she opened an establishment in the West End. For washing and ironing a gentleman's dress shirt this odd laundry charges about thirty cents.

Nothing but water, mild soap and hand labor are used. Each garment is washed by itself, ironed to actual shape, has its hooks raised after ironing, and is sent home unfolded and uncrushed. If necessary, garments are taken apart, washed and put together again. Not even a laundry mark appears on the work, for each piece is tagged by a bit of white tape bearing the mark, fastened to one corner by a loop of thread and cut off before delivery.

The development of this business has shown that thrifty management is of far more importance even than a large patronage and first-class work.

Business Administration
The conduct of business organizations, duties and methods of the various departments, relations of executive heads, and general procedure.

Modern Accounting
Actual practice of different forms of bookkeeping, higher accounting, cost accounting, specialized systems and forms.

Commercial Law
Legal rights and safeguards in business transactions, corporation affairs, contracts, promises, receiverships, etc.

Auditing
Duties and methods of the auditor, principles and conduct of the audit.

Stenography
Practical shorthand, typewriting, system in dictation and qualifications of private secretary.

The Things You Can't Do

are the things that will keep you down. You can measure your progress by your mastery of the things connected with the business you follow.

And you alone are responsible for what you can't do—for what you don't know about business. The most practical knowledge you need in any department of business is brought within your reach by the

Correspondence Business Courses

of the American School. Not only easy but **practical.** For these courses will take you through any line of work you wish to master just as you would learn it by actual experience. And only your idle hours are required. While you are holding your grip on your present position and salary, you can quietly qualify yourself for the place above you—or for a transfer to the department that draws higher salaries than yours.

Make Yourself AN EFFICIENT BUSINESS MAN

Start today striking from your personal records those things you can't do—those things you can't do as well as someone else. Business efficiency is within your power—**training** is all you need. The best of training—practical, broad and business-like—is within your reach—**now.** The New Business Courses of the American School are clean-cut diagrams of the best business methods—drawn by experienced men from actual business practice and handled by the most practical correspondence instructors in the world.

The American School of Correspondence

established 14 years ago, is today the most solid, successful institution of mail-teaching in existence. Its technical courses are recognized by the most successful men. And the same practical organization and methods that have accomplished these results are now directed to putting the problems of Modern Business on a basis to be quickly and easily mastered by correspondence-study.

Won't You *Test* Its Value?

In the synopsis of courses at the upper corner are things you can't do now—things you don't know now, but things you can do and can know if you will accept our help.

Send this coupon now, and prove the matter for yourself. Make up your mind now to find out.

American School of Correspondence
Chicago, U. S. A.

I Want To Know

how your course will help me to a better position by qualifying me for a position as (check Course that interests you)—

..... Bookkeeper	..... Systematizer
..... Stenographer	..... Cert. Pub. Acct'nt
..... Accountant	..... Auditor
..... Cost Accountant	..... Business Manager

NAME.....
ADDRESS.....
OCCUPATION.....
GRADE OF SCHOOL LAST ATTENDED.....
SAT. EVE. POST—2-5-10

$1.00 DOWN

BURROWES BILLIARD & POOL TABLE

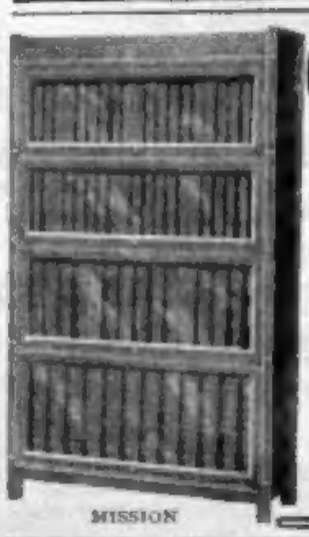
$1 Down puts into your home any Table worth from $6 to $15. $2 a month pays balance. Higher priced Tables on correspondingly easy terms. We supply all cues, balls, &c., free.

BECOME AN EXPERT AT HOME

The BURROWES HOME BILLIARD AND POOL TABLE is a scientifically built Combination Table, adapted for the most expert play. It may be set on your dining-room or library table, or mounted on legs or stand. When not in use it may be set aside out of the way.

NO RED TAPE—On receipt of first instalment we will ship Table. Play on it one week. If unsatisfactory return it, and we will refund money. Write today for catalog.

THE E. T. BURROWES CO. 819 CENTER STREET, PORTLAND, MAINE.



MISSION

GUNN Sectional Bookcases

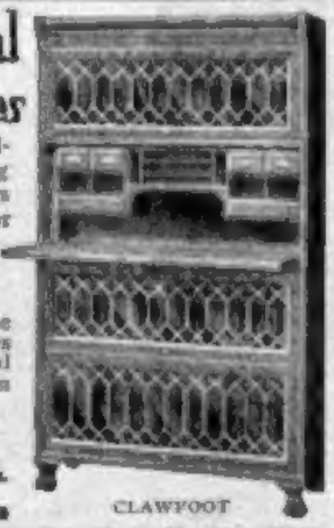
have many features that will interest you. Handsome and solid in appearance with no disfiguring iron bands to hold the sections together; glass doors (roller bearing, non-binding) easily removable for cleaning without taking down the entire stack.

The prices are lower than others.

Our free catalogue M proves this and will please you. It quotes our attractive low prices, shows latest Sanitary Clawfoot, Mission and Standard styles—all high-grade Grand Rapids quality in finish and workmanship.

Sold by dealers or direct.

GUNN FURNITURE CO., 3 Victoria St., Grand Rapids, Mich.



CLAWFOOT

PLAYS Large List. Vaudeville Sketches, Dialogs, Monologs, Hand Books, Drills, Operettas, etc. Catalogue free. **T. S. DENISON, Publisher, Dept. 20, Chicago, Illinois.**

STAMPS 100 all dif., Transvaal, Servia, Brazil, Peru, Cape G.H., Mexico, Natal, Java, etc. and Album, 10c. 1000 Finely Mixed, 20c. 65 dif. U.S., 25c. 1000 hinges, 5c. Agts. wtd., 50 per ct. **List Free.** I buy stamps. **C. Stegman, 3043 Cote Brilliante Ave., St. Louis, Mo.**

One Dollar
Puts the "RICHMOND" Suction Cleaner in Your Home

Yesterday, the cost of a vacuum cleaner involved an outlay of a considerable amount of money.

Today, a single ONE DOLLAR BILL will put a *guaranteed* "RICHMOND" Suction Cleaner in your home.

And the balance of its purchase price you pay for out of the actual month-to-month money which it saves you.

You are paying the price of a suction cleaner now, anyway—whether you have one or not.

You are paying its price out in house-cleaning, alone—for a "RICHMOND" makes house-cleaning needless.

You are paying its price out many times over, in the hard labor of sweeping and dusting, which the "RICHMOND" makes unnecessary.

You are paying it out, again and again, in the damage which dust does to your furniture, to your hangings, to your clothing, to YOU.

You are paying the price of a suction cleaner, when a single Dollar would save the waste!

Weighs Two Pounds Less than a Common Carpet Sweeper

You see here an electric suction cleaner which weighs but *ten* pounds—instead of sixty.

All that any vacuum cleaner or suction cleaner can do, this one does.

And it does, besides, some things which no other machine can do.

You can, for example, use this "RICHMOND" Suction Cleaner either *with* or *without* the hose.

For use with the hose, we furnish, without extra cost, special tools for cleaning portières, walls, books, bedding, upholstery, clothing, hats.

For Hair-Drying

Also a special attachment for hair-drying, pillow renovating, etc.

The hose attachment slides on and off with the same ease that your foot slides into an easy slipper.

Slip on the hose, and the ten-pound "RICHMOND" rivals any machine—no matter how much it weighs, or how much it costs.

Slip off the hose, and you have a floor machine which weighs two pounds less than an ordinary carpet cleaner—and glides over the floor more lightly, more easily than even the lightest carpet cleaner.

Advantage of Light Weight

The "RICHMOND" Suction Cleaner enables you, now, for the first time, to clean by electricity without lugging a sixty to eighty pound machine from room to room—upstairs and down.

It represents as great an advance over heavyweight vacuum cleaners as these cleaners represented over brooms and carpet sweepers.

But light weight and easy operation are but two of the "Richmond's" exclusive superiorities. There are many more.

There is, for example, the vibrating brush, *which you find in no other machine.*

This brush fits in the floor nozzle of the "RICHMOND". It vibrates at the rate of 10,000 times a minute.

Not a rotary motion to wear out the carpet, but a light up-and-down *tapping* motion.

Taps Out the Dirt

The vibrating brush taps the caked dirt out of the carpets and fabrics which no other machine could clean.

The brush slips in or out without the use of tools. It is but the work of ten seconds to take it out or put it in.

And without the brush the "RICHMOND" will do all that any machine—vacuum or suction—can possibly do without working injury to even the finest fabrics.

A Comparative Test

In a comparative test with the leading machines costing over $100, Messrs. Duncan & Lyndon, Consulting Engineers, 56 Pine Street, New York, recently found, and reported:

First—that the heavy-weight machines consumed *two and one half times* the electrical current which the "RICHMOND" requires.

Second—that the "RICHMOND" is more durable, being all metal, without valves, and with only two wearing surfaces.

Third—that the ten-pound "RICHMOND" equalled the machines costing over $100 in efficiency—*in every test.*

Fourth—that the "RICHMOND" is the simplest known construction, easy to operate and easy to lubricate, there being but two oil holes, both readily accessible from the outside of the machine; while to lubricate the machines costing over $100 requires nine dismantling operations, with the consequent danger of replacing parts in the wrong position.

Simplest Construction

We could multiply comparisons endlessly.

But without saying more, you can judge our confidence in the "RICHMOND" by the fact that we not only cover it with the broadest possible guarantee, but we give you, besides, if you choose, a full year to pay for it.

Or, if you prefer to pay cash in advance, taking the discount, we give you a ten-day trial at our risk.

Absolutely Guaranteed

Your guarantee is the absolute guarantee of a $3,000,000 company, with four large plants and branches and agencies in all cities.

It's a guarantee by the manufacturers of "RICHMOND" Boilers, "RICHMOND" Radiators, "RICHMOND" Bath-tubs, Lavatories, Sinks, "RICHMOND" Soap-savers.

Surely you must see that the "RICHMOND" Suction Cleaner *must* give perfect service, perfect satisfaction, day after day, month after month, else we could not afford this offer.

Snip out the coupon and send today to

Points About the "RICHMOND"

- costs less per month for electricity than the average family spends for brooms.
- after a year of constant use you couldn't find a thimbleful of dirt in a fourteen room house if you took all the carpets up.
- no more spring or fall "house-cleanings"—no more "sweeping days"—no more "dusty Fridays."
- its total cost is less than the cost of one single annual house-cleaning—to say nothing of saving the wear and tear which house-cleaning brings to furniture.
- cleans furniture, walls, upholstery, bedding, clothing, decorations, bookshelves, tile floors, hardwood floors, nooks and crannies, as well as making old carpets look like new.
- equally valuable in homes, offices, stores, hotels, hospitals, libraries, schools, churches, theatres, public buildings.
- without any change or adjustment, uses either direct or alternating current; universal motor of our own construction.
- thirty feet of electrical cord, with connecting socket, comes with the cleaner—everything ready to start—any one can do it.
- handsome in appearance—all exposed parts are highly polished—operates with easy gliding motion, no pressure required.
- absolutely guaranteed for one year, and without abuse should last as long as a watch.
- One Dollar brings it—you pay the balance out of the month-to-month money it saves you.

Many have written us that they were so delighted with the "RICHMOND" that they desired to own it outright at once—

Many have written us that they were so delighted with the "RICHMOND" that they desired to give it to someone as a present—

And for these reasons they asked us, as a favor, if we would not make them a special cash price, so that they could own the machine outright, and present it to the friend whom they had in mind.

To meet these conditions, we make a special cash price of $65, and if, after 10 days' use the "RICHMOND" isn't found to be all we claim, return the machine at our expense and we will return your money.

But please remember that we have such great confidence in the "RICHMOND" that we prefer to allow it to pay for itself through the work it saves you, at the rate of $6.00 per month.

THE McCRUM-HOWELL CO.

Manufacturers of

"RICHMOND" Heating Systems, "RICHMOND" Enamel Ware, "RICHMOND" Household Utensils

Two Factories at Uniontown, Pa.—One at Norwich, Conn.—One at Racine, Wis.

General Office: 315 Terminal Building, Park Ave. and 41st St., New York

If convenience and perfect cleanliness were worth nothing; if it were worth nothing to put an end to the back-aches of sweeping, to the drudgery of dusting, to the bugbear of annual house-cleaning—if all these were worth NOTHING, remember this:

The "RICHMOND" Suction Cleaner will pay its own cost and *earn you a profit besides*, from the actual, month-to-month money it saves.

DOLLAR COUPON

THE McCRUM-HOWELL COMPANY
Park Avenue and 41st Street, New York

I hereby order one "RICHMOND" Suction Cleaner, complete, with hose attachment and seven special tools, for which I agree to pay to your order $1.00, herewith, and $6.00 per month for twelve consecutive months. Title to be given me when full amount is paid.

Name _____

Address _____

Name of Electric Light Company _____

S. E. P. Feb. '5.

Furnished in five-passenger Touring, Close-Coupled, Toy Tonneau and Semi-Racer Roadster at $2500. Modified Torpedo and seven-passenger Touring at $2650. All completely equipped except top. Also Limousine at $3850.

The $2500 Speedwell "50" and the plant that makes it possible

In building the Speedwell, we foresaw the coming demand for *quality* in cars.

This idea of quality was the first thing in mind. We then devoted our entire facilities to turning out this one type of car at the lowest possible cost. It is this policy that has made such value possible.

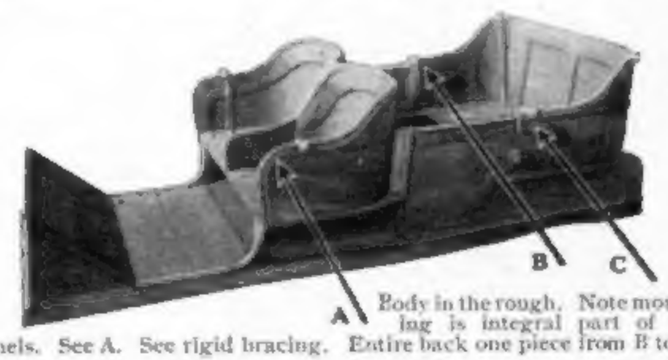
If you could investigate the Speedwell plant, you would see why we can sell for the price we do

In our entire plant, we make just this one car. The result is that in the Speedwell "50," you get everything you could want in a car—more power than you will ever need—room—easy, quiet riding—and luxury of appointment only found in the highest priced cars. For instance—

We spend double on bodies what the ordinary body costs

In the ordinary body the moulding is a separate piece, tacked or glued on. In the Speedwell body the moulding is an integral part of the panel itself, cut from the solid wood. The result is that the Speedwell takes and holds a finish as no other car does. There is nothing to crack or craze. No joints to separate.

In the ordinary body the top irons extend down over the panel only a short distance. In the Speedwell they are carried all the way down to the seat frame and bolted firmly to both panel and frame, making a perfectly rigid construction. The bracing throughout is extra rigid, so that the hardest service does not develop any spreading at the joints.



Body in the rough. Note moulding is integral part of the panels. See A. See rigid bracing. Entire back one piece from B to C.

This same care and skilled supervision extends to every part of the Speedwell

The bearings of the motor are extra large—resulting in a long-lived motor, that will run thousands of miles without attention. The inlet and exhaust pipes are very large—giving free ingress of explosive mixture, and easy egress of burned gases—this means great power.

The finest steel, best suited to the requirements of each part, is used after the most rigid tests and careful inspection. The frame is pressed from special carbon steel and toughened by heat treatment, transmission gears are of Halcombe Vanadium steel. Drive throughout is of chrome nickel steel, Timken roller bearings are used in transmission, axle and steering knuckles—all of this means durability, insignificant repair bills and smallest possible upkeep expense.

Note the advantages in these features

Lubrication — Reservoir capacity 3 gallons—constant level in upper crank case.
Brakes—1 square in. braking surface to every 7 lbs. of car—no such proportion in any other car.
Cooling—by cellular radiator, *never overheating.*
Improved Cone Clutch — flexible—engages gently—free from complications.
Wheel Base—121 inches.
Bosch Dual Ignition.

Arrange for a Speedwell demonstration now. You will have to order early if you wish to secure a car. Fill out and mail the coupon at once.

The Speedwell Motor Car Company,
41 Essex Ave., Dayton, O.

Gentlemen:—

Please mail me your Catalog showing why the Speedwell is the biggest value for 1910 and let me know where I can arrange for a demonstration.

Name .....

Address .....

We will exhibit at the National Automobile Show, Chicago, February 5th to 12th

FAIRBANK'S SOAP WINNERS

Fairy Soap

This name is a synonym for pure soap. Made from edible products—an unusual grade for soap-makers to use.

FAIRY is whiter, sweeter, daintier than any other toilet or bath soap. Add to this the distinct advantage FAIRY has in its handy, floating, oval cake, that each cake is wrapped in tissue and packed in an individual carton, and that its price is but 5c, and you can find no *real* excuse for failing to *try* FAIRY SOAP. You can pay more, but you cannot get more.

Fairy Soap was granted highest possible awards at both St. Louis and Portland Expositions.

"Have you a little 'Fairy' in your home?"

Gold Dust

This is the day of systems. Get some system for your housekeeping and housecleaning—use more brain and less muscle. GOLD DUST points the way. Its extraordinary cleansing power reduces muscular effort to a minimum. GOLD DUST does *most* of the work, and requires but little energy from you. To do your work in the shortest, best and most modern way, you should never be without a package of GOLD DUST in your home.

Don't use Soap, Naphtha, Borax, Soda, Ammonia or Kerosene. The Gold Dust Twins need no outside help. For washing dishes, scrubbing floors, cleaning woodwork, oil cloth, silverware and tinware, polishing brasswork, cleaning bathroom pipes, refrigerators, etc., softening hard water, washing clothes, and making the finest soft soap.

"Let the Gold Dust Twins do your work"

Sunny Monday
Laundry Soap

Sunny Monday *(N.R.) is the greatest laundry soap ever produced.

Sunny Monday *(N.R.) is a white soap—made from choice fats, combined with vegetable oils and *dirt-starting* ingredients.

Most laundry soaps are yellow and contain from 20% to 40% rosin. Rosin is used in soap because it is cheaper than fats and oils. Rosin shrinks flannels and woolens, turns clothes yellow, mats the fibre, harshens the threads of fabrics, and thus, in time, injures them.

*N. R. means "No Rosin." Sunny Monday Laundry Soap contains no rosin. Rosin cheapens soap but injures clothes.

"Sunny Monday Bubbles will wash away your troubles"

THE N. K. FAIRBANK COMPANY—MAKERS—CHICAGO